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Economic Empowerment for Lesbian, Gay, Bisexual and Transgender People

A Report by the Human Rights Commission
City and County of San Francisco

November 2000

DRAFT



DRAFT

**LESBIAN
GAY
BISEXUAL
TRANSGENDER**



DRAFT



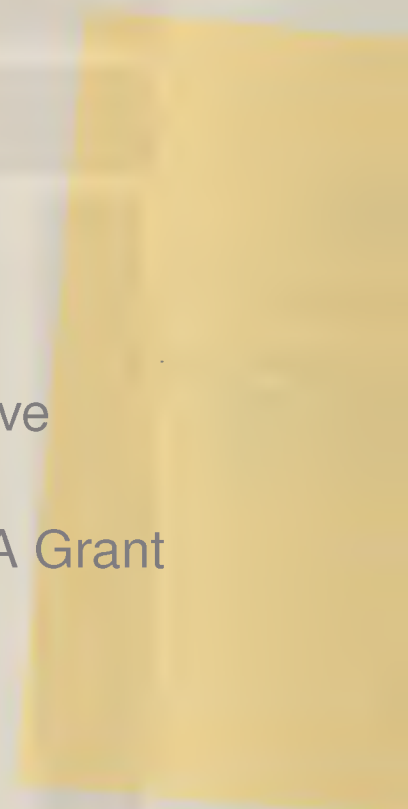
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MEMORANDUM

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DATE: November 17, 2000

TO: HRC Commissioners

FROM: Commissioner Martha Knutzen
Chair, Lesbian Gay Bisexual Transgender Advisory Committee

SUBJECT: Report on LGBT Economic Empowerment

Enclosed for your consideration is a draft copy of the document *Economic Empowerment for Lesbian, Gay, Bisexual and Transgender People*. This report follows the public hearing held by Commissioners on May 11, 2000.

The public hearing and the report were produced under the direction of members of the Lesbian Gay Bisexual Transgender Advisory Committee (LGBTAC) and Commission staff. Staff hired two consultants, Patrick Letellier and Yoseñio Lewis, who co-authored the report.

The report contains the Commissioners' Findings and Recommendations, summaries of verbal and written testimony from the public hearing, three essays on the topic, and appendices. The report is substantially in final form, though there still are a few formatting and design changes to complete.

The LGBTAC recommends adoption of this report by the Commissioners at our November 30, 2000 meeting. We urge you to review the report carefully, particularly the Findings and Recommendations, keeping in mind that these will become the *Commission's* findings and recommendations, not just the committee's.

The committee is confident that you will agree that this is a historic document that will be used not only by the lesbian gay bisexual transgender community, but can serve as a model for other communities seeking solutions to economic injustice.

cc: Susan Hom, SFPL

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Preface

The Human Rights Commission's public hearing on Economic Empowerment in the Lesbian Gay Bisexual Transgender Community, and this report, came about as a result of a confluence of activity examining these issues, and an economic climate in San Francisco in 2000 that presented challenges for resolving economic disparity.

The report is the culmination of two years of efforts on the part of the Commission's Lesbian Gay Bisexual Transgender Advisory Committee, and in particular the Committee's Economic Empowerment Task Force. Additionally, individuals and representatives of community organizations, small businesses, corporations, and civil servants provided verbal and written testimony at the public hearing. Commission staff provided research and administrative support. Every attempt has been made to accurately reflect the information submitted and researched.

The Human Rights Commission gave this project priority by holding the public hearings and providing the oversight policy decisions to ensure proper balance and representation. The Commissioners participating were: Justice Harry Low, Chair; Ghada Saliba-Malouf, Vice-Chair; Youn-Cha Shin Chey; Shirley Dimapilis; Julia Globus-Sabori; Antonio Salazar-Hobson; Stephen J. Herman; Martha Knutzen; Larry Lee; Leslie D. Littleton; and Alan Akira Watahara, of whom Commissioners Chey, Dimapilis, Globus-Sabori, Herman, Knutzen, Lee, Saliba-Malouf, and Watahara attended the public hearing.

Staff members of the Commission's Lesbian Gay Bisexual Transgender & HIV Division (Coordinator Larry Brinkin; Contract Compliance Officers Cynthia Goldstein and Kabir Hypolite; Senior Management Assistant David Treanor; Representatives Tamra Winchester, Marcus Arana, Marianna Balquiedra, and Yong Lee; and Clerk Ron Capistrano) performed the tasks of formulating, advertising, coordinating, directing and holding the public hearing; identifying, contacting, meeting with and notifying individuals, organizations, City officials, agencies, businesses, community groups and the media; reviewing and commenting on the successive drafts of this report.

The staff would especially like to thank interns Tommy Janes and Polly Crozier for providing invaluable assistance organizing the public hearing and assembling the Findings and Recommendations. Special recognition goes to Patrick Letellier and Yoseño Lewis, who authored this report under the direction of Larry Brinkin.

Special acknowledgement is also due to the present and former members of the Lesbian Gay Bisexual Transgender Advisory Committee of the Human Rights Commission: Commissioners Stephen Herman and Martha Knutzen; Jason Alley; Virginia Benavidez; Ray Bernstein; Jim Brune; Vincent Cheng; Kathleen M. Connell; Gustavo Cravioto; Eddie L. Dobbins, Jr.; Ted Guggenheim; Dr. Dan Karasic; Eddie Kaufman; Yoseño V. Lewis; Carlota Malit; Lisa Middleton; Rev. Jim Mitulski; Radha Patel; Jennifer Rakowski; Stephen C. Schwichow; Gary L. Virginia; and James G. Williamson. We also appreciate the contributions of Jaye Whittaker and Richard Allman to the Economic Empowerment Task Force, and to interpreters from Bay Area Communication Access.

**The Hearing on Economic Empowerment:
A Brief History** -

The Hearing on Economic Empowerment for the Lesbian, Gay, Bisexual, and Transgender (LGBT) Community, held on May 11, 2000, is an important step in a multi-year plan for economic empowerment that began in San Francisco several years ago. This brief essay details the events that lead to the Hearing.

The Hearing represents a culmination of more than three years of work and organizing by a handful of people, some affiliated with the Human Rights Commission, others not. The Hearing itself was organized and coordinated by a subcommittee of the Lesbian, Gay, Bisexual and Transgender Advisory Committee to the Human Rights Commission. This Advisory Committee, composed of approximately fifteen to twenty people, represents the voice of the LGBT community on the Commission; it studies issues, recommends specific government policies, and advises the Commission on issues pertaining to the LGBT community.

A variety of economic issues impacting the LGBT community throughout the mid 1990's generated new attention to the topic of economic justice in San Francisco. For example, San Francisco's housing problems escalated to epidemic proportions; several ballot initiatives concerning the rights of renters and property owners were before voters; a "Spare The Change" campaign sprung up in the Castro, urging the public not to give money to the homeless; Supervisor Tom Ammiano proposed progressive "living-wage" legislation; and scores of LGBT non-profits were struggling with dramatic increases in commercial rents citywide.

These, and other, economic red flags clearly called for a systematic response, and the "Economic Empowerment Task Force" was formed as part of that response. Since its inception two years ago, The Task Force has had input from numerous individuals, including Richard Allman, Jim Brune, Kathleen Connell, Dan Karasic, Martha Knutzen, Lisa Middleton, Jim Mitulski, Jennifer Rakowski, Stephen Schwichow, Jaye Whittaker, and James Williamson. The Task Force has devoted itself to an analysis of LGBT economic empowerment, with a goal of making recommendations to the City about how to support the economic viability of LGBT people and the community as a whole.

The Task Force was not alone, however, in its concern for the economic development of the LGBT community. In 1997, community activist Roger Sanders pulled together a small group of local LGBT people to develop strategies to incorporate LGBT economic empowerment into the policies of Mayor Willie Brown's administration. Several of the activists had been part of Brown's election campaign, and knew the Mayor was committed to LGBT concerns, including economic empowerment.

Sanders' initial committee looked to other oppressed communities for blueprints, so to speak, of how to both talk about and initiate economic empowerment plans for LGBT people. Communities of color and the women's community both had in place organizations devoted to economic assistance, such as the Minority/Women's/Local Enterprise Business Programs. One of the goals of this initial committee was to make sure that members of the LGBT community knew about economic resources already available to assist them in living and working in San Francisco.

In May of 1998, Commissioner Martha Knutzen presented information about economic empowerment gleaned from Mr. Hill's work at a retreat of the Lesbian, Gay, Bisexual and Transgender Advisory Committee, where they were enthusiastically received. At that retreat the Economic Empowerment Task Force was formed.

In November of 1998, activist Todd Hill, a member of this Roger Sanders' initial committee, was hired by the Office of Community Development (MOCD) to coordinate a hearing on MOCD's outreach to the LGBT community. He conducted a survey of all MOCD-funded organizations asking about their outreach and service to the LGBT community. Hill wanted to learn how much was already being done by these organizations, and introduce them to the concept of economic empowerment for the LGBT community. The Hearing took place in November of 1997 and a short report was written.

That Task Force spent a great deal of time and energy figuring out exactly what the sometimes-nebulous concept of LGBT economic empowerment actually meant. They met once a month, and as a group, began to examine some important questions about the topic: What constitutes economic empowerment for LGBT people? How do we talk about it? How do the economic models of the women's movement and communities of color apply, or not apply, to the LGBT community? What economic issues are particular to LGBT people?

The Task Force next drafted a survey on economic issues to be filled out by the larger LGBT Advisory Committee. The survey results were then used by the group to better understand how being lesbian, gay, bisexual or transgender had impacted their lives economically. From the survey they learned not only that every member experienced some form of employment discrimination related to their sexual or gender identity, but, perhaps equally surprising, economic issues touched virtually every area of their lives – employment, housing, emotional well being, education, health care, and spirituality.

For some members, these meetings were the first time they had examined the economic consequences of coming out. They were also able to identify a certain level of resistance to discussing or claiming the economic hardship that often comes with being lesbian, gay, bisexual or transgender; it was simply easier or more comfortable not to address these problems.

Entirely independent of the Human Rights Commission – or any other group for that matter - Kathleen Connell and her partner Jaye Whittaker were addressing the problem of LGBT economic empowerment. In 1996 the two women formed an organization, the EQ Development Group, Inc., devoted to the economic development of LGBT communities world wide. Over the next two years, Connell and Whittaker shared their ideas with some fifty LGBT organizations, leaders, and politicians around the country. In November of 1997, they presented their work before the San Francisco Board of Supervisors. A local LGBT newspaper, the Bay Area Reporter, wrote a page-long article describing the upcoming hearing, the concept of economic empowerment, and the work of EQ.

In September of 1998, under the auspices of EQ, Connell and Whittaker published an eleven-page "white paper," a report detailing economic barriers LGBT people face, and calling for an economic development strategy for the community as a whole. (EQ's white paper is in this report, see Chapter Three.)

Commissioner Knutzen, saw the article in the Bay Area Reporter, called Connell and Whittaker, and asked them to present their ideas to the Task Force subcommittee. Connell and Whittaker did

so, and Connell subsequently joined the Task Force to work on a long range economic plan for the LGBT community in San Francisco.

In January of 2000, the Task Force drafted an “Initial Report and Recommendations” on LGBT economic empowerment, published by the Human Rights Commission. (The body of that initial report is included in this report, see Chapter Three. The survey section of that report appears in the Appendix, p.87). The first of five recommendations from that report was to conduct a community hearing on the topic of economic empowerment.

Though the hearing was initially intended to address only housing issues, the Task Force soon realized it was impossible to discuss this one economic problem without addressing other overlapping concerns – employment, health care, education, and spirituality. Given the ways that economic injustice ripples across people’s lives, they wanted the hearing to represent a holistic approach to economic empowerment, so all five topics were included in the hearing’s agenda.

The four-hour hearing was held on the evening of May 11, 2000, and fifty-one members of the public spoke. This report, brought about by the hearing, includes this brief overview of how the Hearing came to pass, an introductory essay outlining economic issues for LGBT people and their communities, a summary of each speaker’s verbal and written testimony presented at the hearing, appendices, and the findings and recommendations of the San Francisco Human Rights Commission based on the testimony presented. This report represents one more step in this historic process of economic empowerment for lesbian, gay, bisexual, and transgender people in San Francisco and beyond.

Chapter One: Findings and Recommendations

This Chapter lists the findings and recommendations of the San Francisco Human Rights Commission as derived from the preceding public testimony and other informational sources.

FINDINGS

The Human Rights Commission, having conducted a public hearing on May 11, 2000, to investigate the economic status, empowerment, and development of the lesbian, gay, bisexual, and transgender (LGBT) community, and having considered oral and written testimony and other sources, hereby finds that:

GENERAL

1. Economic empowerment encompasses a variety of intertwining areas including employment, housing, education, health care, and spirituality.
2. Economic empowerment is a human rights issue because economic status is connected closely with freedom and self-determination.
3. LGBT people work in a variety of careers and occupations throughout the City and County of San Francisco; they constitute a vital part of the City's prosperity.
4. The City and County of San Francisco directly benefits from the material, cultural, and intellectual labors of the LGBT community. For example, the 1999 Pride celebration generated over \$130,000 dollars in revenue for local businesses.¹
5. A lack of economic empowerment threatens the LGBT community's goals of independence and stability. Declining economic stability is pushing vulnerable segments of the LGBT community out of San Francisco and destroying the diversity and tolerance for which the city is known.
6. The LGBT community is not universally wealthy as some early market research studies and homophobic conservatives assert. The community is economically diverse, and its income levels fall along the same spectrum as those of the heterosexual community.²
7. The economic development of the LGBT community is impeded by widespread societal homophobia, transphobia, and discrimination. Despite the lack of formal research, it is clear that the LGBT community faces unique economic challenges. Discrimination has an economic impact on the LGBT community because it erects barriers to finding and retaining employment and housing, and accessing health care and education.

¹ Awaiting written report from San Francisco Pride.

² M. V. Lee Badgett, "Income Inflation: the Myth of Affluence among Gay, Lesbian and Bisexual Americans." Policy Institute of the National Gay and Lesbian Task Force and the Institute for Gay and Lesbian Strategic Studies, 1998.

8. Isolation and the lack of support experienced by many LGBT persons exacerbate existing economic challenges.
9. While some studies focusing on the economic status of the LGBT community exist, to date there has been neither a comprehensive approach to studying the economic status of the LGBT community nor efforts devoted to developing strategies for long-term improvement.
10. One example of how discrimination affects the economic status of the LGBT community is the denial of the right to marry. Data from the 1990 U.S. Census indicate that there are over 400,000 same-sex couples living in California alone. These couples and hundreds of thousands of others across the United States are denied access to over 1,000 federal and state rights and benefits that come with marriage. Many of these rights have clear economic ramifications.³
11. The State of California Domestic Partner Registry, initiated in January 2000, does very little to give same-sex couples equal rights under the law. The Registry enables only hospital visitation and access to health benefits for the domestic partners of some public-sector employees.
12. In April 2000, the State of Vermont enacted Civil Union legislation giving same-sex couples the ability to enter civil unions and thus to receive all the same state rights and benefits that married couples receive.
13. State domestic partnerships (or in the case of the state of Vermont, "civil unions") no matter how comprehensive, cannot grant federal marriage rights to same-sex couples. Only same-sex marriages will force a constitutional challenge of the federal "Defense of Marriage Act" which defined marriage as between a man and a woman for the purposes of federal law.
14. According to a recent poll commissioned by the Horizons Foundation and the Human Rights Campaign, 52% of the California voters polled believe that a committed relationship between two people of the same sex should be legally recognized.⁴
15. Within the LGBT community itself there exists class discrimination that undermines economic health and development. There is a lack of visibility and awareness of working class, poor, and homeless populations within the larger LGBT community.
16. Racism, sexism, and disability discrimination exist within the LGBT community. Many individuals must fight multiple forms of discrimination; this reality aggravates the potentially negative consequences of coming out.
17. Many LGBT organizations are struggling financially because of a lack of funds. There is a dearth of foundation and community resources directed to funding LGBT issues.
18. LGBTQQ youth are vulnerable economically because they face societal discrimination alone; these youth often lack the family support that provides stability in the form of

³ Marriage Fact Sheet, May 1999, Gay and Lesbian Advocates and Defenders.

⁴ Bay Area Reporter, June 22, 2000, www.ebar.com

housing, sustenance, and spiritual grounding. The needs of youth in society overall, and especially LGBTQQ youth, are being neglected. Society's energy is focused on anti-youth initiatives like Proposition 21 when it should be focused on providing better social services and education.

19. LGBT immigrants find themselves in special circumstances that create serious economic difficulties; they face additional barriers because of a lack of documentation, safety, and family support. Immigrants often have difficulty obtaining social security numbers, drivers' licenses, and bank accounts. Immigrants may avoid reporting crimes to the police both because of a fear of discrimination and of problems with the Immigration and Naturalization Service. LGBT immigrants often live alone because they cannot bring families and relatives to the United States because they are legal strangers.

EMPLOYMENT AND BUSINESS

20. Most individuals spend the majority of the day at work and depend on paid employment for their sustenance. Since work occupies such a central role in our lives, it is critical that the workplace be open and safe for LGBT persons. Discrimination in employment on the basis of sexual orientation, HIV status, and gender identity threatens the economic development of the LGBT community.
21. Transgender persons are in a particularly precarious position in employment because of gender identity discrimination. San Francisco is one of the few municipalities that protects against gender identity discrimination.⁵ Transgender people are not protected in California as a whole or by the federal government. This lack of protection beyond the bounds of San Francisco's ordinance makes it imperative that transgender people find it economically feasible to remain living and working in the city.
22. Transgender people have a difficult time securing and retaining employment. The national unemployment rate is at a current low of 4%⁶, but the unemployment rate of transsexuals is an astronomically high 70%.⁷
23. Despite the fact that San Francisco has led the way in combating discrimination on the basis of gender identity by establishing protections for gender identity in 1995, City government has a long way to go in making its own workplaces safe for transgender people. Transgender people comprise 2% of the city's population, but they are mostly invisible in the ranks of City government. For example, there is only one openly transgender Commissioner in San Francisco.⁸
24. The City and County of San Francisco discriminates against its own transgender employees by denying access to insurance coverage for transsexual treatments and surgeries.

⁵ 27 states and municipalities protect on the basis of transgender status.

⁶ The unemployment rate as of July, 2000 was 4.0 percent according to the Bureau of Labor Statistics, www.bls.gov. Unemployment has fluctuated between 3.9 and 4.1 percent since October 1999.

⁷ Casebeer, AG. Employing Transgendered Employees. April 2000

⁸ Veronika Cauley is a Commissioner of Veteran's Affairs. Jane Bolig was a Commissioner of Taxis until July 1, 2000.

25. People with HIV/AIDS (PWAs) have limited employment choices. They face discrimination because of the need for reduced-stress jobs, a career change, or increased work schedule flexibility following a health-necessitated hiatus. PWAs often become interested in the non-profit sector where there is a greater willingness to accommodate health needs but where the health benefits are not as comprehensive.
26. The “New Economy” offers the LGBT community in San Francisco exciting new opportunities, but it also offers fragile jobs lacking long-term stability.
27. There is a trend towards self-employment in the United States.⁹ Self-employment has associated risks but allows for greater flexibility, more control over one’s work environment, and opportunities for financial success. Self-employment is a positive and viable option for the LGBT community. However, LGBT self-employed individuals still face discrimination from potential clients.
28. Many LGBT-owned businesses are small, have an initial capitalization of under \$100,000, have been in business under three years, and do not have substantial outside assets. With these characteristics, LGBT-owned businesses often fail to qualify for loans and thus cannot access capital.
29. The Mayor’s Office of Community Development (MOCD) administers approximately 25 million dollars in block grants each year to local non-profit organizations that provide services to low-income communities. As part of this effort, the MOCD provides funding to economic development organizations to help small San Francisco businesses, including LGBT-owned businesses, which are unable to get traditional bank support.
30. Reference 1998/1999 Final Report regarding Community Development Services and the LGBT community.
31. Unions can play an important role in protecting the LGBT community from employment discrimination. Unions negotiate clauses within employment contracts that encourage businesses to treat their LGBT employees with fairness and respect.

HOUSING

32. San Francisco provides a unique living environment cultivated by its differing neighborhoods enriched by a diversity of incomes, cultures, races, religions, sexual orientations, and gender identities, to name just a few categories. This diversity, coupled with the city’s history as the center of LGBT culture, creates an atmosphere of openness where people can live relatively safely and visibly as LGBT individuals.
33. There is a housing crisis in San Francisco.
34. San Francisco is the second densest large city in the United States.¹⁰ Market rental rates have risen substantially in recent years due to the strong economy, a shortage of new

⁹ add Bureau of Labor Statistics info

¹⁰ New York City is the densest large city in the United States. 2000 Consolidated Plan, Mayor’s Office of Community Development and Mayor’s Office of Housing, p. 28.

construction, and the drive of many landlords to maximize profits.¹¹ The 1998 occupancy rate was an extremely high 98.1%.¹² Rising rental and purchase prices make it impossible for many San Franciscans to make the transition from homelessness to renting and from renting to owning.

35. There is a dramatic shortage of low and moderate-income housing.
36. There is a dangerous shortage of resources for the homeless. LGBTQ youth often become homeless when they come out to their families. The discrimination, homophobia, and transphobia in the home environment means many youth are thrown out of or forced to leave home. This lack of family support, financial and otherwise, makes LGBT youth particularly vulnerable.
37. The housing crisis threatens the diversity of San Francisco by driving out many low and middle-income residents. It is especially important for the LGBT community to be able to afford to live in San Francisco because the city offers a progressive atmosphere that allows LGBTs to live more openly and safely than in other cities. However, prices are staggering; a two-bedroom apartment in the Castro can rent as high as \$2600-\$3000 per month. Overcrowding occurs frequently because people are forced by these high prices to rent closets and sofas and to pack in more people than health and safety codes permit.
38. The affordable housing crisis threatens the health of thousands of San Franciscans living with HIV and AIDS. New HIV drug regimens have complex dosing schedules. Substandard housing conditions and homelessness create dire situations in which people must sacrifice maintaining their health in order to secure the basic necessities of life. Poverty and homelessness are enormous factors in disease progression.¹³
39. There are over 4,000 people on the active housing wait list kept by the San Francisco AIDS Foundation. Over 2,100 of those waiting identify as part of the LGBT community.¹⁴ The wait for some housing can endure over four years.
40. There is a particular dearth of affordable housing available for senior citizens. It is estimated that 24,000 LGBT people over the age of 60 live in San Francisco and that half of those people live alone. The incomes of half of LGBT seniors fall under \$25,000 a year and qualify them for affordable housing. LGBT seniors often have no family to turn to and have faced familial and societal rejection throughout their lives. Because the structures in society, such as marriage, have not welcomed and afforded their security to the LGBT community, many seniors are left alone and without the benefits afforded heterosexual spouses.
41. LGBTQ youth and students are other segments of the community extremely affected by the shortage of affordable housing. LGBTQ youth often cannot fall back on family resources or housing.

¹¹ 2000 Consolidated Plan, p.29.

¹² 2000 Consolidated Plan, p.29.

¹³ "No Place to Call Home" and "Renewing the Commitment: An HIV/AIDS Policy Agenda for the Nation," publications of the San Francisco AIDS Foundation, www.sfaf.org.

¹⁴ San Francisco AIDS Foundation client survey.

42. Organizations offering access to affordable housing cannot meet the extraordinary demand. The Mercy Housing site in the Tenderloin had over 3500 applications for 108 living units when it opened five years ago. An adjacent building operated by Chinese Community Housing and opened at approximately the same time had 3550 applications for 175 units. Square footage has become so expensive since then that Mercy Housing cannot purchase and provide affordable housing as in years past.
43. There were over 2,800 evictions in San Francisco in 1998.¹⁵ The number of owner move-in evictions rose 185% from 1996 to 1998.¹⁶ Owner move-in evictions are often merely pretext to oust a long-term, rent-controlled tenancy and result in the re-renting of space at astronomical market rates.¹⁷
44. San Francisco commercial rents are also rising dramatically. For example, prices in areas such as the Castro are astronomically high; Rents for commercial space can come to \$22,000 per month.
45. San Francisco houses over 6,200 non-profit organizations that create \$5.4 billion in revenue each year and supply approximately 10% of San Francisco's jobs. Among these non-profits are some of the most important and longest-running political, cultural, and service organizations focused on the LGBT community. The vast majority of LGBT non-profits have budgets well below the mean revenue of San Francisco non-profits in general (\$2,678,000). This reality makes LGBT non-profits especially vulnerable to the staggering commercial rent increases and evictions through the sale of office space. Thus, LGBT non-profit organizations are being driven out of San Francisco.¹⁸ Remaining non-profits are forced to reduce staff and service offerings.

EDUCATION

46. Education is a fundamental building block in the economic empowerment of all individuals because it develops employment, critical thinking, and interpersonal skills.
47. Education is especially critical to the success, skill development, and self-confidence building of youth. Students of all ages and learning levels need to be nurtured and educated in a supportive environment in order to develop and maintain self-esteem and to realize their full potential in society.
48. Lesbian, gay, bisexual, transgender, queer, and questioning (LGBTQQ) students face alienation and discrimination in educational institutions. The lack of support in schools, and often in their family environments, leads to poor academic achievement and high drop out rates; thus inadequate support has a tangible impact on the economic success and self-confidence of LGBTQQ youth.
49. There is an egregious lack of support for out LGBTQQ youth in our public and private schools. LGBTQQ students often face severe discrimination from administrators,

¹⁵ The San Francisco Tenant's Union estimates that this MCOD date notes only a fraction of actual evictions. The Tenant's Union estimates that 3,000 to 5,000 evictions actually occur each year. mcod p.43

¹⁶ 2000 Consolidated Plan, p.43.

¹⁷ 2000 Consolidated Plan, p.43.

¹⁸ California Non-profit Database, University of San Francisco, Institute for Non-profit Organization Management.

teachers, and fellow students. Counseling support is woefully inadequate in the San Francisco Unified School District. The ratio of students to counselors, 750:1, is unacceptably high.

50. Many openly LGBT teachers must consider relocating out of San Francisco because of the low salaries and high cost of living. San Francisco has the lowest salaries of school districts serving the nation's 100 largest cities.¹⁹ Relocating to a less progressive school district could force LGBT teachers back into the closet and would reduce the number of visible role models for LGBTQQ youth.
51. Openly LGBT teachers often face discrimination by administrators and students.

HEALTH

52. Physical and mental health are affected by myriad influences and, in turn, can have myriad impacts on all aspects of an individual's life.
53. The LGBT community has unique health care concerns. Coming out as an LGBT person can lead to rejection, violence, and discrimination. These realities can be damaging to one's mental and physical health. Conversely, hiding one's sexual orientation and/or gender identity can also be psychologically and physically damaging. Homophobia's potential physical and mental effects threaten an individual's self confidence and economic success which threatens the community as a whole by increasing health care costs and decreasing productivity.
54. The LGBT community needs increased access to both physical and mental health care.
55. Many LGBT persons avoid or delay seeking health care because of a fear of discrimination and insensitivity.
56. Transgender people, in particular, face many obstacles to obtaining safe and affordable health services. Transgender people are often denied coverage for the costs of transitioning because insurance providers and employers, including the City and County of San Francisco, specifically and wrongly designate the treatment as elective. Without comprehensive coverage for these services, it is virtually impossible to proceed with the transitioning process. Transitioning generally costs between \$20,000 and \$75,000. This enormous individual financial investment puts treatment out of reach for most transgender people. Transgender coverage exclusion results not from fiscal necessity but from ignorance and bias.
57. LGBTQQ youth is another segment of the community facing significant barriers to health care. The two largest obstacles to accessing health services for youth are transportation and cost. Youth also face the additional obstacle that they cannot get treatment without parental permission. The Mobile Medical Clinic currently services some uninsured and homeless youth in the Mission, Tenderloin, South of Market, and Bayview/Hunter's

¹⁹ American Federation of Teachers report: Survey and Analysis of Teacher Salary Trends 1999. Table IV-10: teacher salaries in school districts serving the nation's 100 largest cities: MA-Maximum Salaries Adjusted by 1998 Cost-of-Living Index Ranked by Adjusted MA-Maximum Salary.

Point neighborhoods by administering free comprehensive examinations and dispensing medications on site.

58. Lesbian, bisexual, and transgender women face health challenges and misunderstandings because of both their sexual minority and gender status.
59. HIV/AIDS remains a major problem for the LGBT community. In San Francisco, for instance, nearly 50% of the gay male population is HIV+. Increasing numbers of people of color, women, and youth are HIV+. The HIV epidemic takes a serious economic toll on the community: for people with HIV, the cost of treatments, and the lack of health insurance present major challenges. For the community, millions of dollars and millions of hours must be spent in providing resources for research, treatment, and social services.
60. 30% of the LGBT community is affected by substance abuse.²⁰
61. Violence threatens the physical, mental, and economic stability of LGBT persons.

SPIRITUALITY

62. Spiritual and cultural institutions have the power to support or weaken the economic empowerment of LGBT people in San Francisco through their messages and actions.
63. Religious organizations and faith traditions comprise a continuum ranging from those that actively accept and intentionally integrate LGBT people into the spiritual life of their respective religious communities to those that aggressively condemn and actively work against the civil rights of LGBT citizens.
64. Mainstream society has full access to participation in religious and spiritual organizations while openly LGBT people are often made to feel unwelcome.
65. LGBT people are often physically and/or emotionally distant from their blood relatives because they have been ostracized by their relatives and/or religious homes, or they have moved away from their relatives and/or home towns in order to live in more supportive, large urban environments.
66. In the absence of spiritual, religious, or family support, LGBT people often find emotional support through friendships created within LGBT sub-cultures.
67. Some religious organizations and faith traditions in San Francisco engender low self-esteem in LGBT people, particularly youth, because of homophobia and anti-LGBT teachings inherent to their religious practices. Low self-esteem plays an important role in the economic decisions that LGBT people often make.
68. Many LGBT people fail to seek social and health services from religiously affiliated providers because of fears and assumptions of religious-based bias.

²⁰ From Karasic testimony, but find citable source.

69. Open discrimination against LGBT people is contemporary and current; for example, the United Methodist Church voted on May 11, 2000, to oppose same-sex marriage and to penalize any of its ministers who perform such ceremonies.
70. The negative message taught to LGBT youth by many religious organizations often results in low self-esteem, failure to complete schooling, abuse of sex, drugs, and alcohol, the inability to make life-affirming decisions about one's economic future, and, in some cases, suicide.
71. In San Francisco, there are some religious organizations and faith traditions that stand as models, both locally and nationally, for actively reaching out to LGBT people. Most notably, the Metropolitan Community Church, the First Unitarian Universalist Church of San Francisco, and the Jewish Community Federation are among those religious organizations actively welcoming LGBT people.

RECOMMENDATIONS

In response to the issues and needs of the LGBT community found upon consideration of the oral and written testimony of the May 11, 2000 public hearing and through consideration of other information, the Human Rights Commission hereby recommends:

GENERAL

1. That the City and County of San Francisco dedicate resources to study the economic status of the LGBT community. A collaborative effort by City departments would uncover the realities and needs of the LGBT community so that comprehensive strategies can be planned to move the community towards increased strength, health, and self-sufficiency.
2. That the Board of Supervisors lobby the California state legislature to remove preemption language from the state Fair Employment and Housing Act. Language in the Act establishes state law as preempting local laws in the area of employment and housing discrimination. Thus, local municipalities that create more protections are superceded and limited in their enforcement ability. San Francisco's pioneering work to protect its citizens from discrimination on the basis of categories such as gender identity, height, and weight is hampered by this preemption language.
3. That the City and County of San Francisco commit itself to increasing access to affordable housing, employment, quality health care and education for all of its LGBT residents through concerted, focused, and inclusive collaboration involving diverse groups and opinions.
4. That the City and County of San Francisco and the LGBT community develop a strategic plan to further the economic empowerment of the LGBT community.
5. That City departments that collect demographic data add sexual orientation and gender identity as targeted categories for data collection. These statistics, in addition to those

based on race and sex, would provide a broader picture of the realities faced by LGBT people in San Francisco

6. That the Mayor's Office for Community Development analyze relevant MOCD and other City-collected data based on sexual orientation and gender identity to determine successes and challenges regarding LGBT economic empowerment.
7. That the private sector work with the City and County of San Francisco to create innovative strategies to bolster the economic empowerment of the LGBT community.
8. That the LGBT community undertake a serious and sincere effort to collaborate with other groups struggling for economic justice in San Francisco, including the elderly, immigrants, women, and people of color.
9. That the Board of Supervisors recommends to the California Assembly and Senate that they adopt legislation to legalize same-sex marriage.
10. That the Board of Supervisors recommend to the federal House of Representatives and Senate that they adopt legislation to repeal the Defense of Marriage Act and to create legal same-sex marriage.
11. That the City of San Francisco and the LGBT community work to disseminate information about LGBT immigrant rights, including practical information regarding obtaining a social security number and applying for asylum within a one-year period.

EMPLOYMENT AND BUSINESS

12. That the City and County of San Francisco adopt a Living Wage Ordinance that recognizes the rising cost of living for all San Franciscans, including LGBT workers. There should be incentives to help small businesses and non-profits comply with such an ordinance.
13. That the City and County of San Francisco work to educate the business community about anti-discrimination laws and the unique needs of LGBT employees. The Human Rights Commission (HRC) should receive adequate funding to do community outreach and sensitivity training regarding existing discrimination laws. HRC should work with organizations active in this area such as Bay Area Career Women to educate corporations about LGBT issues to combat homophobia and transphobia in the workplace.
14. That Bay Area companies voluntarily adopt non-discrimination policies including sexual orientation and gender identity.
15. That insurance companies improve benefit programs for small businesses and nonprofits so that they can offer comprehensive benefits for a reasonable cost.
16. That the City and County continue to encourage all companies to provide equal benefits to all LGBT employees and their domestic partners.

17. That the City work with currently existing city-funded economic development organizations to ensure that they are reaching the LGBT community with information about how to access and utilize these vital services. These organizations should be prominently promoted and described in community newspapers, bulletin boards and gathering areas as well as on the City's website.
18. That the City work with existing business development organizations such as Golden Gate Business Association and Bay Area Career Women to ensure that they are reaching out to the LGBT community.
19. That City agencies such as the MOCD develop easy to read, free materials targeted to the LGBT community. The LGBT community would be aided by a listing of economic development organizations and other basis reference materials.
20. That the City and County of San Francisco provide seed monies and loan programs specifically for small LGBT-owned businesses.
21. That LGBT small businesses contact and work with the Mayor's Office for Community Development to learn about and take advantage of financing opportunities. The City should initiate more outreach to the LGBT community about the opportunities available.
22. That the LGBT business community work with the San Francisco Chamber of Commerce to address LGBT-specific issues. The Chamber of Commerce has a powerful voice that in the past has spoken out against initiatives such as Propositions 209 and 187 and in favor of the Equal Benefits Ordinance.
23. That the City and County of San Francisco increase outreach to the LGBT community in order to educate business people about the Minority/Women/Local Business Enterprise (MBE/WBE/LBE) programs.
24. That lesbians seek certification as women-owned businesses in order to benefit from the 10% bid discount when pursuing City contracts.
25. That LGBT minority-owned businesses seek certification to benefit from the 10% bid discount when pursuing City contracts.
26. That LGBT businesses based in San Francisco seek certification as locally owned businesses to benefit from the 5% bid discount when pursuing City contracts.
27. That the City and County of San Francisco and community-based organizations collaborate to create more mentorship programs specifically designed for the LGBT community focusing on job training and starting new businesses.
28. That the City appoint and hire more transgender individuals to accurately reflect the demographic makeup of the city, to set an example for the private sector, and to provide role models for the transgender community. Job announcements and volunteer leadership opportunities should be targeted to the transgender community through advertisements in the general media and also in publications specific to the transgender community.

29. That City College continue working with the LGBT Community Center to develop a training program for the LGBT community that provides employment training in a queer-friendly environment.
30. That the LGBT Community Center establish an employment agency connecting employers with LGBT trainees and workers.
31. That the LGBT Community Center develop job-training programs targeted to transgender individuals.
32. That all existing job-training programs be open and inclusive of transgender participants.
33. That an employment mentorship program for LGBT youth be established in a centrally located and accessible location so that youth can develop marketable skills in a safe environment thereby enabling a smoother transition into employment.
34. That the City encourage planning agencies such as Strategic Planning and Urban Renewal (SPUR) to include LGBT voices.

HOUSING

35. That local, state, and federal funding be focused on building affordable housing in San Francisco. San Francisco should actively pursue and reach the 1995 California guidelines for affordable housing goals.
36. That the San Francisco Rent and Arbitration Board's planned study include a focus on the unique situation of the LGBT community, especially LGBT seniors and youths. The study, to be conducted in 2000-2001, will be a neutral, comprehensive, fact-based study on the extent and sources of the current housing shortage and its socio-economic implications.
37. That the City and County of San Francisco increase rental subsidies for people with AIDS.
38. That the Board of Supervisors encourage the continuation of the federal housing program, Housing Opportunities for People with AIDS (HOPWA).
39. That the City of San Francisco establish emergency shelter and transitional housing specifically for the LGBT community.
40. That the City work to provide adequate shelters, as well as emergency, transitional, and affordable housing focusing specifically on LGBTQQ youth.
41. That the City encourage community development emphasizing mixed uses. San Francisco must utilize strong land use controls. New regulations should limit commercial office development or conversions in the South of Market, Mid-Market, Tenderloin, Mission, and other residential neighborhoods until a comprehensive plan for meeting the housing needs of those residents is developed.

42. That the City pay special attention to segments of the community most at risk in the housing arena: LGBT youth, senior citizens, and immigrants.
43. That the Board of Supervisors review the impact of tenancies in common and condominium conversions, with the goal of resolving the contradiction between providing home-buying opportunities while minimizing evictions of renters and depletion of rental housing stock.
44. That the Board of Supervisors continue to review the impact of the state Ellis Act on evictions in San Francisco, the impact of unethical or unjust evictions of renters, small businesses, and non-profits, and determine what steps can be taken to reverse these trends.
45. That the City lobby the California legislature and governor to repeal legislation prohibiting cities from enacting vacancy controls.
46. That the City review rent control and stabilization measures and update them in consideration of the current housing crisis.
47. That the Board of Supervisors create a plan to increase the housing stock in San Francisco.
48. That the Board of Supervisors encourage home ownership by ensuring that City agencies extend and strengthen outreach to the LGBT community about first-time buyer and loan assistance programs. Such programs can contribute to increased retention of LGBT individuals, businesses, and non-profit organizations.
49. That residential and commercial landlord groups encourage their members to adopt socially responsible rental and occupancy policies rather than policies that driven by market rates and maximizing profits.
50. That the Board of Supervisors increase funding for comprehensive programs including drug and alcohol treatment, job training, and social services to help the homeless population transition from the streets to more stable housing.
51. That the Board of Supervisors draft a "Housing Bill of Rights" to mandate that San Francisco provide affordable housing that consumes no more than 1/3 of a person's monthly income.
52. That the City develop programs and funding to purchase buildings that will house non-profit organizations at affordable rents and to assist non-profits in the joint purchase of buildings.
53. That the Board of Supervisors, along with all citizens, pursue civil rights and liberation for the poor and homeless.
54. That merchants avoid posting discriminatory anti-homeless signs.

55. That neighborhood organizations be made aware of the hypocrisy of the NIMBY philosophy and be encouraged to support local shelters and take responsibility for the homeless in their area.
56. That the City require that all new commercial office development in excess of 25,000 square feet reserve 10% of the space for rent by non-profits at 1/3 the market rate.
57. That the City work with local foundations to establish a fund to enable non-profit organizations to purchase permanent office space in San Francisco.
58. That the City stringently enforce fire and safety code violations and hold accountable landlords who repeatedly violate these codes.
59. That the City adequately fund violence prevention and victim services efforts focused on the LGBT community, and lobby the State to do the same.

EDUCATION

60. That the City and County of San Francisco encourage an LGBT-friendly educational environment.
61. That the San Francisco Unified School District (SFUSD) and the HRC work together to compile a policy handbook clearly outlining the District's anti-discrimination policies and employee policies and procedures that affect the LGBT community so that faculty, staff, and students can access and understand them easily.
62. That the SFUSD continue to train all teachers in how to be sensitive to the needs of LGBTQ students.
63. That the SFUSD provide adult sexual-minority counselors in greater number to provide more adequate and visible support.
64. That the SFUSD purchase text books and materials in all subjects that do not promote homophobia but incorporate LGBT voices and individuals in a positive manner.
65. That the Board of Supervisors and the Human Rights Commission urge the San Francisco Unified School District's Board of Education to require that the elementary curriculum include units which educate students about the diversity of families.
66. That the Board of Supervisors and the Human Rights Commission urge the San Francisco Unified School District's Board of Education to require inclusion in curricula of positive representations of same-sex relationships.
67. That the SFUSD implement the policy to lower the student/counselor ratio by immediately hiring more counselors. These counselors should be carefully screened to ensure they are sensitive to LGBTQ needs.

68. That the Board of Supervisors encourage all Bay Area campuses and schools to establish queer resource centers to provide support, resources, and meeting space for the LGBT community and gay-straight alliances.
69. That Bay Area institutions of higher education create scholarships and support groups for people with HIV/AIDS.
70. That Bay Area institutions of higher education hire more queer faculty and promote queer studies as scholarly pursuits on their own and integrate LGBT issues in all areas of study.
71. That the City and County of San Francisco and the SFUSD abide by Chapter 12C of the Administrative Code which bars discrimination in public accommodations by ensuring that the Boy Scouts of America receive no public assistance. The Boy Scouts of America discriminates on the basis of sexual orientation.
72. That educational institutions in San Francisco develop, enhance, and support adult scholarships and programs at the undergraduate and graduate levels, including those designed specifically for older adults. Lifelong learning is a key to viability for the LGBT community.

HEALTH

73. That the Board of Supervisors help to increase funding for and access to physical and mental health care for the LGBT community.
74. That the Board of Supervisors pay special attention to providing more substance abuse programs targeted for the LGBT community.
75. That the City's Health Services System Board remove discriminatory exclusions from the City health insurance plans which forbid coverage for transsexual treatments and surgeries.
76. That the Board of Supervisors support efforts to improve transgender access to health services by encouraging insurance companies and employers to designate transitioning treatments as non-elective procedures.
77. That the Board of Supervisors require City contractors to provide employee health benefit programs that do not discriminate against medically necessary transgender health care.
78. That the City and County of San Francisco, especially the Police Department, work with community groups to combat all forms of violence against the LGBT community and all those perceived as members of that community.
79. That the San Francisco Department of Public Health affirm that violence, including anti-LGBT violence, is a health issue, and enhance anti-violence programs, policies, and procedures in health care.
80. That the San Francisco Police and Sheriff's Departments develop protocols and practices which eliminate bias by police officers and deputies against transgender individuals.

81. That the Mayor, Director of Public Health, and the Board of Supervisors maintain funding to the Department of Public Health to retain psychiatric beds recently threatened at San Francisco General Hospital because of a lack of funding. Because San Francisco General's Department of Psychiatry is a national leader in providing psychiatric services to the LGBT community, it should be enabled to continue to lead the way in providing safe services.
82. That the Board of Supervisors increase funding to the Department of Public Health to encourage proactive research on LGBT health issues.
83. That the Department of Public Health promote services available to the LGBT community.
84. That the Board of Supervisors and the City's Health Commission follow the lead of Massachusetts and adopt city-wide standards for LGBT care and require all those who contract with the Department of Public Health to adopt the standards.²¹ The Board should suggest to the California legislature that it adopt similar standards.
85. That the Board of Supervisors provide increased funding to the Mobile Medical Clinic pioneered by Dr. Seth Ammerman. The Clinic is a confidential, free, comprehensive and accessible clinic serving homeless and uninsured youth in the Tenderloin, SOMA, the Mission, and Bayview-Hunter's Point. Since LGBTQQ youth are less likely to seek medical care with primary care physicians due to family connections, assumptions of heterosexuality, and lack of confidentiality, queer-sensitive services such as those provided by the Clinic would promote early care and prevention.
86. That the medical community be regularly educated and trained on how to avoid gender-biased care, heterosexism, homophobia, and transphobia. Open discussion among health care professionals regarding an understanding of LGBT issues (e.g., referring to FTMs as 'he' rather than 'she') should be encouraged. Consciousness-raising conferences such as the LBT Women's Health Forum and the Transgender Health Care Conference, both held in San Francisco in spring 2000, should be held nationwide on a regular basis to educate consumers and clinicians.
87. That the Board of Supervisors monitor the progress of the organizers of the LBT Women's Health Forum in fashioning recommendations.
88. That HIV/AIDS prevention training be more holistically designed and incorporate job training and other skill-building aspects.
89. That the City encourage businesses, especially small employers and non-profits, to provide more comprehensive health care plans to their employees.

²¹ The GLBT Health Access Project (A Project of JRI Health), "Community Standards of Practice for Provision of Quality Health Care Services for Gay, Lesbian, Bisexual, and Transgendered Clients," www.glbthealth.org/sop.html

90. That the LGBT community patronize businesses that provide health care services and address the health needs of the LGBT community. Public support of LGBT-sensitive businesses will encourage other businesses to provide better services.

SPIRITUALITY

91. That the City and County of San Francisco continue to refuse to enter into contracts for goods or services with religious entities or corporations that are not in compliance with local non-discrimination ordinances or that openly discriminate against LGBT people.
92. That the Board of Supervisors state unequivocally that it will not enter into, nor will it tolerate, assistance to any ostensibly non-religious organization that uses religion as justification for discriminatory membership practices.
93. That LGBT individuals representing all religious organizations and faith traditions come together with the specific intention of forming a standing "Inter-faith Task Force." Its mission will be to discuss and educate its constituent member congregations about the role that religion plays in the economic choices that LGBT people make and to find ways to act upon the issues in order to become more supportive and welcoming.
94. That the Mayor and the Board of Supervisors implement the recommendations included in the Final Report of the Religious Service Providers Task Force (see Appendix _____).²²

²² City and County of San Francisco Human Rights Commission, Religious Service Providers Final Report, March, 13, 1997.

Chapter Two: Testimony From the Hearing, May 11, 2000

Speakers were organized into five different topic areas: employment, housing, education, health care, and spirituality. The different topics are noted in this report by a short synopsis of the issue followed by the testimony on that topic. The first fifteen speakers provide general comments about economic empowerment, then the subsections begin. The testimony is summarized here in the order it was presented.

OVERVIEW

Commissioner Martha Knutzen

Commissioner Knutzen opened the Hearing by welcoming everyone and stating the genesis of the meeting. "LGBT economic empowerment is an umbrella term. It refers to all the efforts to help LGBT individuals and the community as a whole become economically self-reliant and lead fully actualized lives, sustainable lives in San Francisco. Economic empowerment is based on the premise that the community's economic condition is linked to our ability to gain our civil rights and acceptance by society." Commissioner Knutzen thanked all involved in organizing the Hearing, especially the Human Right Commission, the Lesbian Gay Bisexual Transgender Advisory Committee (LGBTAC) and the LGBTAC Economic Empowerment Subcommittee. She described the logistics of the Hearing—how long people speak, remember to spell one's name at the beginning of one's testimony, turn in written testimony. Once a quorum of Commissioners was present the roll call was completed and the Hearing was turned over to Commissioner Herman.

Commissioner Stephen Herman

Commissioner Herman indicated that the Hearing was historic because it is the first time that a comprehensive focus is being placed on the economic realities for LGBTQ people. Commissioner Herman stated that the Hearing could foster "solutions to economic empowerment that we find are fundamental building blocks of empowerment embedded in employment, housing, education, health and spiritual power." He introduced the HRC Interim Executive Director Virginia Harmon, who thanked everyone for working to create the Hearing and for participating. Commissioner Herman introduced various officials in the audience and then began the Hearing with comments from Angela Calvillo, from Supervisor Ammiano's office.

Angela Calvillo, Aide to Supervisor Tom Ammiano

Ms. Calvillo informed the Hearing attendees that Supervisor Ammiano intended to sponsor a hearing on economic empowerment at the Board of Supervisors level and would utilize whatever was learned at this Hearing.

Supervisor Mark Leno

Supervisor Leno spoke of disenfranchisement, stating "We are not recognized for any of the minority programs for employment or enterprise purposes." Supervisor Leno highlighted the Transgender Civil Rights Implementation Task Force, the queer youth shelter and the queer business associations as avenues which have the potential to accentuate possibilities for economic empowerment.

City Treasurer Susan Leal

Ms. Leal encouraged working with the Chamber of Commerce and other business organizations in the City to assist in increasing economic empowerment and offered her office's assistance in whatever way might be most beneficial.

Dr. Juanita Owens, Member, Board of Education and Dean of Counseling at City College

Dr. Owens spoke of the collaboration between the Human Rights Commission (HRC) and the San Francisco Unified School District (SFUSD) to address and diffuse discrimination against and harassment of queer youth. She emphasized the importance of education in improving the well-being of youth and the necessity of that education being inclusive and free of homophobia. Dr. Owens revealed her own struggles being an out lesbian in high school and the pride she feels at having been/continuing to be in a position where she can positively influence policies that govern elementary and secondary education. Dr. Owens proposed that the HRC and the Board of Education again collaborate to "compile a policy handbook, an all-pass resolution, policy matters, anti-discrimination policies and changes to the employee policies and procedures manuals that we have that affect the lesbian, gay, bisexual and transgender communities..." Once the handbook is completed it would be distributed to all staff and students.

Commissioner Chey asked Dr. Owens what students do when seeking counseling/assistance when there is only one counselor for every seven hundred students. Commissioner Chey indicated that through her participation on the HRC Youth and Education Committee she is aware of the previous improvements and the passage of resolutions by the Board of Education.

Dr. Owens indicated that while the situation currently is that there is a 1:750 ratio for counselors to students, there have been resolutions passed to address the issue and reduce the number. The problem is funding for new counselor positions and new programs that identify the concerns for LGTBQ youth. Identifying and developing funding streams for the programs are top priorities. Dr. Owens also spoke about training that occurs in the school district Health Program that trains faculty and administrators on how to deal with students who are experiencing harassment. She also acknowledged the staff development program which included education about sexual minority youth. This program began in the high schools, moved to the middle schools and is now available in the elementary schools.

Dr. Owens also spoke of the LGBTQ Task Force of the Board of Education, composed of queer youth and charged with developing systems that adequately address the issues of queer youth.

Kathleen Connell, Member, LGBTAC, Co-founder of EQ Development Group, Inc.

Ms. Connell provided a history of how there came to be a focus on economics within the queer community, speaking of her founding of the EQ Development Group and inspiration garnered from her theory of the significance of the side of the pink triangle. The base of the triangle "is the development of our LGBT culture...;" one side is "the pursuit of civil rights and social justice..." and "economic empowerment is the third side." Ms. Connell believes that the result of economic empowerment is freedom.

Ms. Connell gave a timeline of events that led up to this Hearing, including writing a white paper on "gay economic empowerment" with her partner Jaye Whittaker, speaking with various people about the issue, having a previous Board of Supervisors hearing on the issue and having a community meeting. Because of that meeting EQ was contacted by Commissioner Knutzen to do a presentation to the LGBTAC and from that presentation the Economic Empowerment Task Force was born.

Ms. Connell provided some personal history of her struggles trying to survive and thrive as a gay woman, calling herself an “internal immigrant in [her] own country.” She continued her analogy by giving a sterling example: “as immigrants, my Irish great grandparents faced cultural hatred and economic discrimination at the turn of the century. As a gay woman one hundred years later at the millennium, I still face similar cultural and economic injustice.”

Ms. Connell questioned how much of the current economic boom translated to economic empowerment for LGBTs and specific sub-populations within the LGBT community (e.g. the homeless and those newly homeless/jobless because of the soaring rental rates in San Francisco). Ms. Connell questioned “Why do we have no community plan to create, capture and re-circulate capital? [and] if we increase our economic security...how can we work to increase every San Franciscan’s security in the process by having an ethical sustainable base?”

Ms. Connell concluded her remarks by stating “What we seek now is to have a direct hand in consciously shaping our economic environment just as we need to shape our civil and cultural reality.”

Larry Brinkin, Coordinator of the LGBT And HIV Division of the HRC

Mr. Brinkin recognized the hard work of Tommy Janes, a volunteer for the Hearing. He then went on to describe the work of the of the LGBT and HIV Division of the HRC, which he coordinates. It is “one of the [few] such government units in the country” with three foci: handling discrimination complaints, enforcing the Equal Benefits Ordinance and providing staff support to the LGBTAC.

Mr. Brinkin noted that sexual orientation discrimination complaints, especially as related to employment, are the “most common form of discrimination in all our complaint load.” He spotlighted the particular concerns for transgender people in the workplace. He listed a few of the economic consequences from discrimination: “If you lose your job and you can’t find a job...you can’t pay your rent and you can’t find health care” because in this country “health care insurance is [mainly] connected to [employment].”

The area of public accommodations is another instance where LGBT people receive an inordinate amount of discrimination. Medical and social services are often denied to LGBT and HIV+ people “because of attitudes about you, because you’re LGBT or have HIV...even in San Francisco where the myth is that there is no discrimination against our community.” Mr. Brinkin supported the reality that San Francisco is not the mecca many think it is by revealing that many of the same discriminations that are “expected” in small town, rural enclaves occur here as well: “Trying to go to a mechanic, trying to work with contractors for improvements in your home can be daunting when you are lesbian, gay, bisexual or transgender because of attitudes that are expressed towards you, being ignored by these folks, being called names, being made fun of, being made to feel uncomfortable so that you just can’t access the businesses or services that are out there.”

A beacon in the fog of discrimination is the HRC, where one can file a complaint and have that complaint heard. The HRC is “successful in 95% of [their] cases with [their] mediation services.” Mr. Brinkin stressed that all of the work done by the HRC is free of charge, unlike in other areas where there are protected ordinances but no government system to support enforcement.

Mr. Brinkin turned his focus to the Equal Benefits Ordinance, which provides a huge economic benefit in allowing domestic partners to receive benefits equal to those available to employees with spouses. Some 5900 companies are in compliance with the ordinance, including 2700 who actually offer benefits to domestic partners.

Mr. Brinkin recommended that the HRC, the Mayor's Office and the Board of Supervisors support the LGBT and HIV Division by securing additional funding to allow the Division employees to "be the educational mouthpiece and do the educational research for spreading the word of domestic partners throughout the land."

Supervisor Leslie Katz

Supervisor Katz expressed appreciation for the Hearing and noted its significance. She indicated that as a lesbian and attorney who's represented individuals discriminated against on the basis of their sexual orientation and/or HIV status, she's quite aware of "the incredible impact disparate treatment has on individuals not only economically but emotionally when they are not given full treatment and employment."

Supervisor Katz offered the often forgotten reality that "businesses lose money when they don't treat employees with dignity and respect" because employees who aren't comfortable in their workplace or don't develop a sense of loyalty to their employers are less productive.

Supervisor Katz discussed the phenomenon of many LGBTQ people with life-threatening illnesses who previously believed that they did not have long to live actually thriving from new medications/treatments and returning to the workforce. She highlighted the Bay Area Video Coalition (BAVC). BAVC operates a program whereby participants who have been out of the workforce get trained in the arena of information technology. That opportunity has proven to be a boon to many LGBTQ people, as the "new economy" is based significantly on information systems and the technology that keeps those systems functioning. Many LGBT people have used their technical skills to start their own companies, rather than work for others, because of the freedom self-employment affords them to be themselves and focus on work, not sexual orientation, gender identity or medical status.

Supervisor Katz hopes that one outcome of this Hearing will be "educating employers that it is important to value all employees and that their own productivity will go up if they value those employees."

Nicole Shapiro, Founder of Bay Area Career Women (BACW), and Consultant

Ms. Shapiro gave a stirring account of her life as a closeted lesbian immigrant and the difficulties she faced at work. Out of her frustration came BACW, now a twenty year old organization. When it first started BACW was mainly composed of closeted women fearful of losing their jobs and weighed down by the taunts and prejudice at work. Now most who join the organization are out, enjoying the full freedom of being themselves and exalting in the increase in self-esteem.

Ms. Shapiro currently provides diversity training to large corporations and school districts, encouraging them to see the value of a diverse employee base where all feel valued and where the workplace is free of slurs and discrimination. Ms. Shapiro offered her services to work with the HRC to "continue educating corporations and also distill existing homophobia self-imposed that limits our economic empowerment."

Jaye Whittaker, Co-founder of EQ Development Group, Inc.

Ms. Whittaker spent 2 years gathering data about the economic status of the LGBT community and found that “the economic condition of the LGBT community is largely unknown.” She questioned how the community and government, businesses and other communities could “adequately address our needs if we don’t have an accurate assessment of what those [needs] are?”

With the help of research by leading gay economist Dr. Lee Badgett, Ms. Whittaker revealed a truth about the LGBT community: “...marketers have confused survey data referring to the readers of the gay publications with the demographics of a community as a whole.” Most LGBTs are middle income and do not have high rates of disposable income. Many are disproportionately locked into low paying jobs where they face open and hostile discrimination. Sub-populations within the LGBT community face even greater challenges. LGBT youth often are disowned and leave school before graduating, setting them up to have difficulty finding suitable employment. A lack of self-esteem stemming from being told how different or bad they are causes many to “limit their life choices toward...cities, jobs and homes where they can feel safe.” Seniors “face healthcare, housing and retirement issues, again, often without the support of family or gay institutions.”

Racial and ethnic minorities, as well as women, encounter multi-layered discrimination in the workplace, as do people with life-threatening illnesses and transgender people.

Ms. Whittaker concluded by stating “What we can basically acknowledge while we live our lives is that being gay, lesbian, bisexual or transgender brings with it certain costs that our heterosexual counterparts don’t incur [and that] at EQ, it is our hypothesis that a minority community cannot achieve legal parity without becoming economically viable and doing so consciously.”

James Green

Mr. Green spoke of the “economic challenges and opportunities that transgender people are facing...” He indicated that “transgender and transsexual experiences are often characterized by social disenfranchisement and the loss of employment, both present and future.” While most transgender people are “energetic, creative, determined and hardworking people” they are also “subjected to intense prejudice and overt hostility as they try to negotiate their lives.” Many transgender people secure low or lower-paying employment that does not utilize their full range of skills because these employers place less emphasis on appearance, thus reducing the anxiety that transgender employees have to face. Many others delay or cease physical transitioning for fear of termination, demotion or increased prejudice in the workplace.

Mr. Green spoke of his own experiences when, perceived as a female, he was viewed by co-workers as a highly capable employee. After his transition to a fully male appearance the same skills which previously rendered him highly capable were now called into question and his securing of comparable pay increases was thwarted.

Mr. Green spoke of FTM International, a valuable resource for female to male transsexuals and transgender people, which faces demise because it does not have the economic resources to sustain itself.

Mr. Green pointed out that, even with an ordinance determining transgender people to be a protected class in the City and County of San Francisco, “transgender City employees are not entitled to equal benefits and health care because of broad general exclusions in [insurance]

coverage...” Gender based discrimination exhausts transgender people, forcing them to constantly try to allay the fears and biases of co-workers, employers, insurance companies, medical personnel and law enforcement.

Mr. Green expressed appreciation for the Hearing and offered his help to make real whatever recommendations may arise.

Norma Garcia, from Community United Against Violence

Ms. Garcia spoke to the concerns of LGBT immigrants. She indicated that while they face many of the same issues as other LGBTs, LGBT immigrants also face vastly different issues. Because many of the newly-arrived do not have proper documents, they face unbelievable discrimination in accessing services. Without a residence or address, it is difficult to obtain ID. Without ID, it is impossible to receive services or secure employment. Without employment it is impossible to open a checking account, rent an apartment, establish credit, etc. There is also the constant threat of being deported back to a country where at minimum a person faces loss of social connection or status and loss of familial connection to a maximum where a person faces a very real threat to life.

Most people come to the U.S. to flee persecution and/or create economic opportunities for themselves. Unless English is their first language, there are complications in acclimating and yet another opportunity for discrimination to influence a person's self-esteem. Imagine also being lesbian, gay, bisexual or transgender.

Many immigrants refuse to seek assistance from social service agencies for fear of being reported to authorities. Many immigrants also refuse to contact law enforcement when they are victims of crime or harassment because, as Ms. Garcia states, if someone call the police they're told "you call the police, fine. I'll call the INS."

Ms. Garcia pointed out that when most people immigrate, they come with their families. When LGBT people immigrate, they are often alone because they've been disowned by their families.

Ms. Garcia stressed the importance of advertising what social and legal services are available to immigrants and to ensure that the information is located in public places such as Muni vehicles. Many immigrants have little to no idea of what's available to them and are afraid to ask questions. It is especially important that the information on asylum possibilities be prominently displayed throughout the city.

Brian Davis, Statewide Volunteer Coordinator for Californians for Same-Sex Marriage

The goal of the organization is to "qualify a ballot initiative for the November 2002 elections which would legalize same-sex marriages. The 1998 Census data estimates that there are 450,000 same sex couples in California."

Mr. Davis stated that there are over 1000 federal, state and local rights automatically endowed to opposite sex couples who marry that are denied same sex couples. Davis itemized an impressive list of rights denied same sex couples, from the lack of recognition of spouses of government employees to a lack of inclusion in social service data to the inability to place same sex spouses on a lease without cost. The inability to access these rights has a definite economic impact on same sex couples.

Even common-law opposite sex couples have more rights than same sex couples. If one of the partners of a common-law opposite sex couple dies, the other partner has legal claim to the deceased's possessions. No such claim exists for the survivor-of a same sex couple. So a house a couple may have shared for years can easily be taken from the surviving spouse because of a lack of legal standing.

Mr. Davis questioned what the HRC was going to do to eliminate injustices against same sex couples.

Shannon Minter, Senior Attorney, National Center for Lesbian Rights (NCLR)

Mr. Minter began by stating that "discrimination does have a direct economic impact on LGBT people." He focused on youth, families, elders and health care. Minter pointed out that many LGBT youth are forced to drop out of school and many more disproportionately channeled into GED programs.

Regarding family concerns, adoption is a highly expensive option for same sex parents and so for many is not an option. Mr. Minter believes it's necessary to ensure that "all state and county family services at least are equally available to all same sex parent families, regardless of whether an adoption is taking place."

Mr. Minter revealed the disgraceful state of events for LGBT elders who are "homeless...living in extreme isolation and poverty...have lost a partner, [are] cut off from family members [and have] few publicly funded programs [available to them]."

Finally Mr. Minter pointed out that transsexuals are unable to obtain benefits "under Medi-Cal, Medi-Care and a great majority of employer-provided health benefits programs."

SECTION I. EMPLOYMENT AND BUSINESS

"Employment discrimination is fundamental because of the way it affects our economic well-being... It affects what we can afford to pay for housing, whether we rent or buy. It affects our ability to access health care... our ability to pursue further education, and therefore our ultimate economic empowerment."

James Williamson

"Being openly transgender in San Francisco is very difficult... we are tolerated but we are certainly not accepted. Good luck if you are uneducated and unemployed in San Francisco. It is beyond difficult. It's impossible. Employers don't hire transgender applicants if they have any choice whatsoever."

Teresa Sparks

"I have been riding on the HIV roller coaster since 1985... my only income comes from Social Security disability. So the thought of being gainfully employed is something I look forward to. My only hesitation in returning to work is how stressful it is going to be. How much money do I have to make to deal with this stress? ... Will I be better off at this time in my life – I'm sixty-one years old – remaining poor on SSDI?"

Tommy James

"We spend so much of our lives at work, it is important for us to feel safe and allowed to bring all of who we are to the workplace."

Selisse Berry

* * * *

Employment discrimination against LGBT people is pervasive, both around the US and in San Francisco. As detailed earlier in this report, that discrimination can take a myriad of forms – firing LGBT people, refusing to hire them, denying them promotions or raises or other work related opportunities, and ongoing harassment and physical assaults, to name a few. Although LBT women, people of color, and transgender people are particularly affected by employment discrimination, as they encounter it on a number of levels, no segment of the community is immune, and all suffer economically as a result.

In addition to outright discrimination, or in part as a response to it, many LGBT people face "employment segregation," meaning they often opt for lower paying positions or careers so that they can be out at work without harassment. As a result, gay men and lesbians tend to make less than their comparably educated and qualified heterosexual counterparts. (The scant research on income levels with the LGBT community does not provide information about bisexual or transgender people.)

Employment issues also have tremendous impact on people with HIV and AIDS, as they contend with the poverty of not working, the necessity of health insurance benefits - which are often dependent on a job, social security or other benefits, which may be cut if they return to work, and a host of other obstacles as they attempt to return to the work force.

Many want to return to work, but like the speaker above, are concerned about the stress of working and its potential impact on their physical and psychological well-being. Others seek work that offers a level of flexibility they may not have had before they stopped working. They want flexible hours to accommodate a schedule that may include multiple visits to health care

providers, or time spent adjusting to new medications. Some simply do not want to work full-time, or do not have the energy to do so. Jobs most likely to offer this flexibility are not necessarily going to pay them enough to survive, or enough to make it worthwhile to give up a complex benefits package that may have taken years to establish. Or the position they want may not offer the health insurance they need if they are forced to go back on disability. Others are concerned about unexplained gaps in their resumes, or discrimination against people with HIV.

As the cost of living continues to rise in San Francisco, many low income people, including LGBT people, live with the stress of not making enough to survive even with full-time work. It is not unusual for five or six people, or more, working full time to share a three-bedroom apartment, their combined income allowing them to make rent. Minimum wage increases and living wage policies can therefore make the difference between staying in an apartment and homelessness for many San Franciscans.

James Williamson, Member LGBTAC

Mr. Williamson framed the issue of employment by highlighting how far-reaching employment and employment discrimination are impacting the well being of LGBT people. Mr. Williamson linked how encountering discrimination in the workplace severely affects the ability of LGBTs to utilize their full potential as employees, to secure adequate housing, to access healthcare, to pursue education, etc.

Sharon Reynolds, Mayor's Office of Community Development (MOCD)

Ms. Reynolds presented information on MOCD and its focus on funding "local non-profits that provide services to the low income communities in San Francisco. MOCD provides funding to economic development organizations and micro-enterprise systems agencies to assist small business in San Francisco that are unable to obtain financing through the traditional banking sources." Ms. Reynolds encouraged people to take the information provided regarding small business loan programs.

Vincent Williams, Volunteer Coordinator, Tenderloin AIDS Resource Center (TARC)

Mr. Williams recounted his time living in the Tenderloin, struggling to maintain his standard of living and be out as a gay man. He also underscored the stigma faced by people with a 94102 zip code.

Mr. Williams spoke of his work as the Volunteer Coordinator for TARC and about the types of people who volunteer there. He indicated that the volunteers come from all walks of life and are seeking to better themselves, seeking employment, but often find securing employment difficult because they are homeless. Mr. Williams cautioned the Commission to "look at discrimination that we have within our own community about people who are homeless and people who live in the Tenderloin" as well as to ensure that "our community is not just the Castro when we are talking about economic empowerment."

Theresa Sparks, Member Transgender Civil Rights Implementation Task Force

Ms. Sparks spoke of the difficulties she has encountered in securing employment in San Francisco and laments the situation those who are uneducated and unemployed must endure. Although she is a highly qualified individual, Ms. Sparks, who came from a corporate CEO/President background, has been unable to secure employment since transitioning. She

attributes this to employers not hiring “transgender applicants if they have any other choice” presumably because of the perceived problems with having a transgender employee. Even transgender people with jobs find life problematic, as they are often made to work in hostile environments, suffer demotions or are passed over for promotions.

Ms. Sparks also brought forth the fact that while transgender and transsexual people comprise two percent of the San Francisco population, they make up much less than two percent of people employed by or representing the City and County of San Francisco. She called on the Commission and the City to put its money where its mouth is in regards to inclusion of transgender people in the non-discrimination ordinance and to actively pursue more transgender people for employment and political appointments.

Veronika Cauley, Commissioner of Veterans Affairs for the City and County of San Francisco, Member, Transgender Civil Rights Implementation Task Force

Commissioner Cauley is the first transgender person on the Veterans Commission in San Francisco. She pointed out that “the low income population is simply marginalized by their lack of economic power [which] makes them turn to other means of making money...” These “other means” often include sex work and selling drugs, as people feel they have no options available to them.

This perception—and reality for some—of lack of options leads to or increases a lack of self-esteem. Commissioner Cauley suggests that a training program, staffed mostly by people who are/have been low income themselves, would assist in raising people’s self-esteem. She particularly encourages training programs for transgender people that are staffed by transgender people, to provide role models and mentorship.

Ken Bukowski, Executive Director, Positive Resource Center

The Positive Resource Center provides benefits counseling and employment services for people with HIV and AIDS. Mr. Bukowski described several of the issues facing people who return to work after a long absence due to illness: limited employment options, meager health care coverage, lack of health insurance, discrimination and the need for training.

In an effort to reduce stress or acknowledge a change in one’s value system, many who return to work seek employment in areas other than where they were previously employed. This change may put people at risk for securing jobs where the benefits package is not as good or useful as what they may have been used to. They may also find themselves having to work for less money than they used to because they are not skilled in the newer technologies. Finally many people who have been away from the workforce encounter discrimination right from the beginning of their efforts to find work.

Mr. Bukowski’s suggestions for improvement are to enhance benefit packages for small employers and non-profits; increase access to affordable and appropriate health care coverage for self-employed persons or those who switch or start new jobs and more training to develop better skill sets. Finally Mr. Bukowski suggests that people who are returning to work have access to “free and comprehensive legal assistance for issues such as bankruptcy, credit issues, ADA and reasonable accommodations [concerns].” Many people returning to work don’t even know what their rights are and need help in discovering and utilizing them.

Claudia Viek, Renaissance Entrepreneurship Center

Ms. Viek explained that Renaissance is a “non-profit organization that focuses on training ... by [providing] incubation [services] and access to financing for new start-up businesses and growing businesses.” Ms. Viek stressed the significance of self-employment for LGBT people as an option to bypass many of the problems encountered in the work force. “Self-employment also provides flexibility, control over your work environment and opportunities for economic achievement...” Ms. Viek estimated that twenty-five percent of Renaissance’s clients are LGBT and gain information on how to successfully finance and operate their own business.

Tommy Janes, HRC Economic Empowerment Hearing Volunteer

Mr. Janes is a person living with AIDS who is contemplating a return to work. A quote from his testimony more than adequately sums up the concerns Mr. Janes and others like him face: “My only hesitation in returning to work is how stressful is it going to be. I have been volunteering for the last three years and even as a volunteer sometimes I would go home feeling really stressed out. So, that leads me to some big questions. How much money do I have to make to deal with this stress? What’s my cut-off price? Is it ten dollars an hour? Twenty? Thirty? What price is stress going for nowadays?”

Eddie Dobbins, Member, LGBTAC, Co-chair, Lesbians and Gays of African Descent for Democratic Action (LGADDA)

Mr. Dobbins stressed the importance of building coalitions not only to fight the “-isms” but also to ensure that the resultant prosperity extends to all sectors of the queer community. “If we are to advance the civil rights of LGBT people in San Francisco and if we are sincere in this cause, it is imperative that the advocacy of political and economic empowerment be heard.” Mr. Dobbins suggests that the LGBT community take its lead from the African-American civil rights movement in creating a momentum for change that can have lasting positive effects on all people.

Eric Schnable, Queer Youth Training Collaborative

The Collaborative is a consortium of 5 agencies, created to address the employment training needs of LGBT youth under eighteen. Queer youth in general are fighting an uphill battle on several fronts: they, along with all youth, are being criminalized through ballot initiatives aimed at restricting their movements and punishing them as adults. More money is spent building prisons than building schools and providing the education necessary to thrive in today’s economy. Homeless youth in general are thrown away by society, queer homeless youth in particular are viewed with disdain and as an inconvenience. “Youth are battling for respect...”

Mr. Schnabel acknowledges that while the training collaborative is doing good work, it is not doing as much as needs to be done because it does not have much funding and can serve only 35 youth per year. He also acknowledged that queer youth over 18 end up “falling through the cracks” as there is no program specifically aimed at serving their economic needs.

Youth have many of the same concerns surrounding economic empowerment as do adults: housing, low income, immigration, physical and mental health concerns, substance abuse, etc. Youth have additional concerns in that if they are not attending school they are not getting the education they need, and they have limited transportation options.

Mr. Schnabel recommends that more funding be directed at the Collaboration and that its services be replicated for queer youth over 18.

Esther Lee, California Alliance for Pride and Equality (CAPE)

Formed two years ago as California's statewide LGBT political organization, CAPE took on the task of getting "sexual orientation" included as a protected class in the state's Fair Employment and Housing Act. CAPE has also focused on acknowledging and encouraging state corporations, unions and businesses to offer equal benefits to their LGBT employees/employers and to adopt written non-discrimination policies. Ms. Lee believes that these two moves help create safe work environments for LGBT workers, positively impacting their productivity and their economic status. These moves also empower queer workers to form workplace LGBT organizations.

Ms. Lee sees as one of CAPE's biggest challenges to convince "...the larger society...that same sex couples in our families deserve the same legal protections as all people."

Selisse Berry, Executive Director, Pride Collaborative

The Pride Collaborative provides support and advocacy to the LGBT community in the workplace. Ms. Berry highlighted a concern of LGBT employees by stating that "the challenges we face in the workplace have much to do with prevailing attitudes, obviously, towards the LGBT community and the fear that many employees have about coming out at work." She also stated "Companies must be encouraged to include sexual orientation in their non-discrimination policies. They must deal effectively with harassment around...sexual orientation [because] we spend so much of our lives at work, and it is important for us to feel safe and allowed to bring all of whom we are to the workplace."

The Pride Collaborative has several on-going projects. One is to link LGBT employee resource groups with high schools. Another is the Building Bridges program, a workplace LGBT sensitivity training program. For ten years this project has provided training to non-profits and has recently begun providing services to the public sector. Ms. Berry encourages the City to take advantage of this opportunity "not just as a reaction but as a pro-active step for the business workplace."

Howard Wallace, Pride At Work

Pride At Work is a national organization of trade unionists who are LGBT. Mr. Wallace spoke about the need for workers to unionize to protect their rights. He focused specifically on LGBT people, giving examples of how they have, in conjunction with the unions, been able to secure some workplace rights and how they need to continue to work with the unions to secure even more rights.

Nanette Miller, Past President of the Golden Gate Business Association (GGBA)

GGBA was created 26 years ago to "recognize, promote and improve gay and lesbian businesses and the gay and lesbian business community." GGBA has created several programs designed to fulfill its mission. One major challenge to fulfilling its mission is the nature of start up companies created by LGBT people. These start ups typically start without the requisite conditions that would make them attractive to lenders (initial capitalization over \$100,000, in existence for more than 3 years, substantial outside assets). This forces many LGBT business owners to resort to utilization of credit card lines of credit, which have high interest rates and allow for much smaller lines of credit. This often results in the failure of the startup because it does not have the money needed to tend to operational requirements.

Ms. Miller proposed two solutions—one that the City sponsor or organize a business incubator to specifically assist or make loans to LGBT businesses. Once these loans are repaid, a portion of

the profits could go to helping other businesses. The other possible solution is revising the lending criteria so more LGBT businesses would have access to capitalization.

Roger Gross, Member, GGBA

Mr. Gross works with couples and individuals to “organize their affairs both during their lifetimes as well as their estate planning.” Mr. Gross notes the devastation that occurs from the lack of respect paid to same sex couples when their relationships are not seen as valuable as other relationships. Hence, “we have agreements, understanding, emotional as well as economic about how we want things to be but, because our relationships are not sanctioned, they are not given the unqualified support of a legal system [and we get no better treatment from] our families.”

Yoseñio V. Lewis, Member, LGBTAC, Member, Transgender Civil Rights Implementation Task Force, Vice-Chair, National Transgender Advocacy Coalition (NTAC)

Mr. Lewis presented both oral and written testimony in which he detailed the need for transgender people to actualize part of NTAC’s mission statement “to secure legal protections on all government levels in regards to employment” as well as for transgender and transsexual people who are employers to gain further information/support/training on being successful business people.

Bayard Fong, Contract Compliance Officer, HRC

Mr. Fong stated that the City awards “billions of dollars in contracts a year and... we assist in trying to provide diversity and opportunities for people, businesses and employment on these contracts.” Mr. Fong indicated that a way to incorporate the Affirmative Action policies of the HRC would be to have lesbian owned businesses apply for certification as women owned businesses or for LGBT business owners who are members of racial minorities to apply for certification under that label. “The goal is to embrace and actually implement diversity as good business.”

Mr. Fong also verified that in regard to the building of the LGBT Community Center, there was specialized outreach to LGBT firms to apply as contractors, consultants and suppliers.

Don Hesse, First Source Hiring Program

Mr. Hesse described the First Source Hiring Program, which is a “cooperative effort among businesses, the job training community and the City. The goal is to link jobs created by municipal action or authority to economically disadvantaged persons who have been prepared by community based organizations to enter the work force.” The only criterion for participating is being poor and it is assumed that lower income LGBT people would be able to access this program.

SECTION II. HOUSING

"Being queer for many people plays an important part in where they look for housing, from looking for landlords and units that are supportive to seeking safety from fear and discrimination."

Jennifer Rakowski

"In the last three years, thousands have been evicted from their homes, many of them elderly, disabled, or people with AIDS, so that rents could be raised or buildings sold for condo conversions... Either we fight for the rights of all people to have affordable housing, or we lose this city to the forces of greed that are making it an enclave for the rich."

Tommi Accoveli-Mecca

"The organizers, the activists, the community builders who are willing to work for less than market rates are being forced out. If this exodus continues, there won't be any multiculturalism. The queer community will not be vibrant... It will be full of SUV's and cellphones and conspicuous consumption and will no longer be the city I choose to live in for its rebellious spirit and politics. San Francisco will become a poor, Disneyland imitation of itself."

Tim Kingston

"I ended up moving to Walnut Creek where I was stopped by the police over nine times simply for driving while brown."

Dr. Jorge Patida

* * * *

As residential and commercial rents continue to skyrocket in San Francisco, thousands of LGBT residents, non-profits, and small businesses have been forced to leave the city. Living or working in the Castro, historically a mecca for LGBT people, has become untenable for the majority of the LGBT community, with one bedroom apartments renting for two-thousand dollars (and up) a month, and some commercial property on Castro Street renting for an astounding twenty-two thousand dollars a month.

In the past five years, the economic boom happening throughout the Bay Area has allowed a class of newly wealthy people from the high-tech "dot.com" industry to buy property, raise rents, and evict long time residents. Indeed, evictions have become so common that many residents have been evicted multiple times, with both low and middle-income residents disproportionately affected. Both greed and egregious practices by building owners contribute to the present housing crisis. Countless residents of single room occupancy hotels, for example, are evicted every twenty-eight days to prevent them from establishing the tenants' rights they would accrue after living in the same room for thirty-two days. As a result, some of San Francisco's poorest residents find themselves scrambling to find new housing every four weeks, many ending up on the street.

Entire communities of artists and activists, people of color, working-class people, and LGBT people are relocating around the Bay Area, decimating the ethnic, racial, class, political and sexual diversity for which San Francisco is famous. And the rest of the Bay Area is not necessarily welcoming to former San Franciscans. Incidents of anti-LGBT violence increased dramatically around the Bay Area in 1999, as LGBT people moved into smaller communities not accustomed to seeing openly LGBT people in their midst - and were assaulted. As the speaker

above made clear, LGBT people of color face additional problems related to racism as they leave San Francisco and move to its predominantly white suburbs.

The housing crisis, of course, impacts other aspects of life in the city. The medical building at 450 Sutter Street, for instance, has long been home to medical and dental offices that serve people from all over the city, including many people with AIDS. In June 2000, the rents throughout the building shot up, in one office increasing from two thousand dollars a month to twenty thousand dollars a month. Doctors working at 450 Sutter may have to relocate or close their practices, forcing their patients to seek health care elsewhere.

Jennifer Rakowski, Member, LGBTAC

The Housing Crisis in San Francisco is especially pertinent to LGBTs. "Some of the housing concerns that the LGBTAC has already observed are that being queer for many people plays an important part in where they look for housing, from looking to landlords and units that are supportive to seeking safety and fear from discrimination." Most people are living in constant fear of losing their homes due to increased costs. Along with specific concerns for transgenders and youth, there are also concerns for "old lesbians and gay men who do not have the same access to spousal or retirement benefits, [and for] immigrants, particularly the undocumented."

Ed Illumin, Fair Housing Compliance Officer, HRC

Mr. Illumin works to enforce local fair housing laws, under the auspices of the various articles within the Municipal Code. Mr. Illumin revealed statistics for housing complaints in 1998 and 1999 that allege housing discrimination. Many of the complaints come from queer people.

Marcy Adelman, Chairperson of Rainbow Adult Community Housing

Rainbow's mission is "to create and sustain safe and affordable housing free of discrimination for old lesbian, gay, bisexual and transgender people sixty years of age and older." Ms. Adelman commented that there are no other organizations advocating for housing for LGBT seniors, which makes securing available housing funds difficult. Also, most LGBT seniors do not have familial relationships where they can be assured that their needs are taken care of.

It's estimated that there are 24,000 LGBT seniors 60 years of age or older in San Francisco. Of that group half have incomes low enough to render them eligible for affordable housing. Again because of a lack of familial relationships, many of these older people find themselves without economic and emotional support. Because of a lack of resources many queer seniors find themselves forced into senior housing that does not allow them to be out or that does not acknowledge same sex couples. It is Rainbow Adult Community Housing's goal to "establish a more equal and secure place for LGBT seniors in the civic community."

Sharon Treece, High School Teacher

Ms. Treece is an out lesbian who works for the Unified School District. The housing issue is central to her because the building she lives in is for sale and she cannot afford an increase in rent, which would surely happen were she to move. Her teacher's salary won't permit a rent increase, especially when three to eight percent of it is spent annually on purchasing supplies for students. "San Francisco is, on average, the lowest paying metropolitan school district in this state. San Francisco also has one of the highest costs of living in this country."

Ms. Treece loves her job as a teacher, but feels that if her financial situation does not improve so that she can afford housing, she'll be forced into working in industry again, effectively forcing her into the closet. She has thought about leaving the City, but that does not guarantee finding affordable housing and would mean that one more qualified teacher would leave the school district and would ensure a return to the closet.

Ms. Treece wishes the concerns of teachers were taken seriously, especially as regards pay, housing and the standard of living in San Francisco.

Dean Goodwin, President, Alice B. Toklas LGBT Democratic Club

Mr. Goodwin recounted his experiences coming to San Francisco 15 years ago and the struggle he's had since then to maintain affordable housing. He spoke of the struggles he and his roommates have and of the inability of some friends to maintain their housing. "We all know people that have lived here as renters who have been displaced by evictions or other types of situations, who have tried to make it work and stay in San Francisco and, if not, have had to move to the East Bay or further away in order to find affordable housing.

Many LGBT people move to San Francisco for the perceived freedom to live their lives here openly and with dignity and some measure of safety. Many of those same people are now finding themselves being priced out of living accommodations in the City, forcing them to move to the East or South Bay, and forcing them to leave a location which may have been the only place where they felt safe. This not only reduces the pool of LGBT people in the City, it also has direct impact on the organizations run by and created for LGBTs.

Mr. Goodwin questions what the fabric of San Francisco will look like in a few years if the exodus of queer people continues.

Tim Kingston, Reporter

Mr. Kingston is being evicted from his home of twelve years as a result of the "booming economy" and the ability of those with money to pay astounding amounts for housing. He and his four roommates will "all have to leave the City if it goes through because we can't afford the unfair market rents... What's happening to me is happening to thousands of queer and straight resident throughout the City. Families are being broken up. Veteran residents are being forced out."

The departure of so many vibrant and active queers seriously impacts the state of the queer community in San Francisco. Mr. Kingston fears that if the trend continues there will be no more multi-culturalism. He believes that the only way to stop the selling of the soul of the City is for the City to move "aggressively to prevent evictions and create regulative low income housing."

Aidan McAleenan, Property Supervisor, Mercy Housing

Mercy Housing is a "faith-based non-profit housing developer and management organization" whose goal is to "provide quality affordable housing." Mr. McAleenan is an out gay man who's in a long term relationship who, because of the cost of living in San Francisco, has had to move out of San Francisco.

In the Bay Area Mercy Housing has over 25 buildings of affordable housing, with over 10,000 people on waiting lists to get into those units. At one location in the Tenderloin 3500 people applied for housing in that one building. Accompanying this incredible demand for housing is a

vacancy rate of zero, so those on waiting lists stay on waiting lists. A fair amount of those waiting for housing are LGBT, people with AIDS or other chronic illnesses and those with low incomes.

Mr. McAleenan indicates that what's needed is more funding for low income housing, especially any funding that could come from the state surplus.

Tommi Avicoli Mecca, Castro Tenants Association

Mr. Mecca framed his testimony by stating that the lack of affordable housing is “a violation of the basic human rights of individuals.” Mr. Mecca states that there have been thousands of evictions in recent years, resulting in unprecedented numbers of homeless people. He highlighted the situation for queer youth who, like their predecessors, come to San Francisco for the opportunity to live their lives as they please, and who, unlike their predecessors, find themselves in a hostile environment, unwelcome even in the “gay” parts of town.

Neighborhoods are being gentrified, resulting in higher rates for housing and displacement of those who cannot afford the new rates.

Mr. Mecca has five recommendations for the Commission:

1. Request the Board of Supervisors pass legislation limiting condominium conversions;
2. Request the Board of Supervisors increase funding for substance abuse programs, job training and other social services. More outreach workers should be available to help homeless people get off the street;
3. Denounce evictions of tenants because of rent increases, condominium conversions or greed;
4. Request that the City build more affordable housing;
5. Draft a housing Bill of Rights that mandates that San Francisco provide affordable housing (which would constitute payments of no more than one third of a person's income) that is available to everyone living in the City.

For Mr. Mecca, this is no less than war—“either we fight for the rights of all persons to have affordable housing or we lose the City to the forces of greed that are making it an enclave for the rich.”

Reverend Jim Mitulski, Pastor, Metropolitan Community Church (MCC)

Reverend Mitulski is the pastor of MCC which, among other activities, provides services for the homeless in the Castro neighborhood. In various locations MCC makes available to homeless people showers, needle exchange, meals and shelter.

Reverend Mitulski requested that the Commission pay close attention to its responsibilities regarding the plight of the homeless in San Francisco. “There is a very unseemly thing that's happened in the last few years in my own community, the gay community, where we have betrayed our youth and not been faithful to the liberation that improves the poor. We have pursued liberation for the gay community but not the poor, some of whom are gay...”

Reverend Mitulski recounted his experiences opening a shelter in Noe Valley for ten homeless youth, a shelter which after three months of operations was scheduled for closure in two weeks. Reverend Mitulski was not sure what was the cause or causes for the difficulty in opening the shelter but he is sure that “it has been an incredible effort to open a ten-bed shelter that is going to

close in two weeks, leaving ten young adults, some who are now working and going to school, with no place to live and no prospects of a place to live.”

Reverend Mitulski urged the Commission to view housing as a human right, to identify the homeless as “a class of people deserving special protection” and that the Commission hold several groups of people accountable for the state of affairs for homeless people. He indicated that Castro merchants were one group needing accountability because of the perceived anti-homeless attitude they possess. Service providers were another group needing accountability because of their failure to provide safe environments in shelters for gay and lesbian youth.

Neighborhoods need to be held accountable for their NIMBY (Not In My Back Yard) attitudes. The gay community needs to be held accountable for turning its back on its youth. Finally, the local, state and federal governments need to be held accountable for the lack of adequate funding for homeless services.

Reverend Mitulski requested that the Commission “please hold City government accountable and see [housing] as a human right worthy of your direction and accomplishment.”

Jay Aragoa, Homeless youth

Mr. Aragoa is a native San Franciscan and “a homeless youth...and I’m tired of the negligence from society and fellow queers in the Castro. I want to work for my education but it seems to be impossible without any opportunities.” Mr. Aragoa stated that he is “sick of the black market lifestyle and I’m ready to come to the gay life.”

Michael Cain, Homeless youth

Mr. Cain is a homeless youth relying on Larkin St. to provide shelter and care. He was thrown out of his home at a young age and has been homeless for 3 years. “I have been having my house needs and care [from] Larkin because when I came out here, I had to do what it took to, like, you know, live on the street and that was like sell my body. I finally ended up being HIV+ and I’m worried about...if I go out and get a job, that if when I do get a job if the money will be enough money so I can cover half the rent that they will then take it away from me at Larkin and I still would end up going out on the streets because...I got a job paying that little.”

Mr. Cain was initially in school even after being throw out of his home, “but there was no way I could finish school living on the streets when I had nowhere to go...:

Mr. Cain indicated that “until the City fixes its policy for housing, there [are] going to be more homeless and more homeless deaths.”

Drew Martin, Student

Ms. Martin is a twenty-two year old full time student at City College. She was kicked out of her home at nineteen when she came out to her parents. She moved to San Francisco and lives with a friend, attending school full time and working full time to support herself. She receives no help from her parents. Her housing is in crisis. “We are now going to be evicted. I have three weeks to find a place to live right now. I work at Starbucks Coffee House. I don’t make that much money. I have finals coming up in two weeks. I have to find housing. I don’t have parents to support me. I support myself.”

Ms. Martin has had “quite a bit of difficulty receiving money in school because of the way that our system is set up. Unfortunately, gays under twenty-four...cannot receive major funding to go

to school.” She has ambitious plans to further her education and become a lawyer, but she is stymied by the run-around she encounters when trying to obtain financial aid. At least until the age of twenty-four, students applying for financial aid must provide information about their parents’ financial status. Ms. Martin cannot provide that information and so is deterred from receiving aid.

[Commissioner Herman committed to assisting Ms. Martin with her situation.]

Larry Bragg, Student, President, Queer Alliance at City College

Mr. Bragg is an adult reentry student, returning to school after twelve years. He has been HIV+ for ten years. “As an adult student returning to school, I’m a daily witness to many of the same circumstances that were present in my first attempts at college.”

Mr. Bragg declared that there is little attention paid to the particular needs of queer students from state education organizations. “In addition, many queer students face special problems and difficulties, obtaining financial aid, loans, housing [and] health care insurance.”

The difficulties continue for queer students. “Many of these students have little if any support from their families, their loved ones or their partners. Many times they have no emotional or economic support of any kind. Additionally, those who are HIV+ and wish to conditionally return to the work force may require further education to update their skills, to begin new and more suitable careers.”

Mr. Bragg concluded his testimony by stating “living in San Francisco must also take into account the additional cost of living in the Bay Area, the lack of adequate affordable housing especially for queer students and the lack of affordable health care in San Francisco County. We need to help our queer students go to school. We need to expand and re-double our efforts to positively help these students finish their education and re-enter the work force and, most of all, we need to make our school a welcoming place for everyone to attend. Queer resource centers on campuses in California schools should be the standard and not the exception.”

George Smith, Director, Mayor’s Office of Homelessness (MOH)

Housing is an issue very close to Mr. Smith, as he was once homeless himself. In MOH “one of the things we tried to address first was to bring the Department together to be able to identify LGBT populations and work on restructuring the programs to help people develop and lead towards independence and to provide adequate services to those who will need them and other services. I would also like to say that in San Francisco, right now the City operates a number of homeless shelters and spends millions of dollars on services here in the City.”

While acknowledging that improvements need to be made, Mr. Smith praised the employees in the department for their work and for the great services available and reminded the Commissioners that “we have folks that are suffering in other counties that look to San Francisco for leadership and a number of other things.” One reason it may appear that the City has no control over the homeless issue is because of the sheer number of homeless people in the city who come here from other counties and states precisely because of the services currently provided.

Mr. Smith recognized the unique concerns of homeless queer youth. "Young gay kids have a real difficult time fitting into a lot of the services or the systems that we create for youth in the City."

Concluding, Mr. Smith stated he is "quite excited about working with all of the departments and hearing a lot of the feedback and input about what's going on in our system and try to reach out to develop new programs and fit the needs for the people in San Francisco."

SECTION III. EDUCATION

"I'm a full time student at City College in San Francisco. My parents kicked me out when I was nineteen because ... I told them I was a lesbian and from there, I have been supporting myself independently... I have been living with my friend in her place. We are now going to be evicted. I have three weeks to find a place to live right now. I work at Starbucks Coffee House. I don't make that much money. I have finals coming up in two weeks. I have to find housing. I don't have parents to support me."

Drew Martin

"I have two minutes to tell you how expensive it is to be an openly gay, harassed teacher in the San Francisco Unified School District. I can tell you in exactly three words. It is costly."

Michael Job

"I am an out-lesbian high school teacher in San Francisco. The issue of teachers and housing... is always on my mind these days because the building I live in is for sale. I absolutely cannot afford to pay more rent than I already do...there just isn't enough income to live in San Francisco anymore. I hesitate to leave the job I love...because it is likely to mean, even here in San Francisco, returning to the closet after all of these years."

Sharon Treece

* * * *

Education is often cited as the cornerstone of economic empowerment, the surest way for people to lift themselves out of the cycle of poverty. Certainly, high school diplomas, college degrees, certificate programs, and various other training programs translate into greater employment opportunities and higher incomes at all levels. Education is both a powerful and practical economic tool.

Education also allows students to enrich their lives outside the classroom by developing friendships, challenging themselves with sports, clubs and other extracurricular activities, and gaining access to supportive adult mentors. The educational process weaves together what is taught in class and the socialization process students learn in an academic environment, all of which can benefit students throughout their lives both personally and professionally.

For many LGBT students, however, acquiring an education can be exceedingly difficult. Blatant homophobia in schools, from the banning of LGBT student clubs in high schools across the country to the endless barrage of anti-gay epitaphs from other students—and some teachers, can make being in school an unbearable experience for LGBT students. Rather than intimate connection to others, many experience alienation; rather than learning to value and appreciate themselves, they learn self-doubt and self-hatred. In the face of isolation, taunts, and violence, many LGBT students drop out, placing them at an economic disadvantage from a very early age. As progressive and LGBT-friendly as San Francisco is, many students here also experience the trauma related to being LGBT that plagues school districts nationwide.

LGBT teachers are also deeply affected by the rampant homophobia in schools, as the speakers above demonstrate. Sometimes harassed by students, as with the San Francisco teacher who found the words "Kill the Fag" written on his car tires at school, openly LGBT teachers often

confront administrators who are unhelpful or indifferent, and garner little sympathy or support from their colleagues.

Additionally, faced with abysmally low salaries (San Francisco is the lowest paying urban school district in the state) many LGBT teachers are leaving the profession because they are not making enough money to survive in one of the most expensive US cities. This problem, of course, is not limited to LGBT teachers, but is particularly striking in San Francisco, where evictions and high rents force many residents to move out of the city into communities that are less tolerant of LGBT people. It also has a specific impact on LGBT students, who lose their most natural role models and allies in schools when LGBT teachers leave.

Commissioner Stephen Herman, HRC

Commissioner Herman opened the discussion about education by acknowledging the link between education and economic empowerment. "Both research and anecdotes teach us that the experience and success of an individual in the educational process will directly affect his or her success in the culture in which one lives and will have a direct impact on the economic status of that individual.. Additionally, how one is accepted and nurtured in the educational process is paramount to the success of that individual. If self-esteem is nurtured, rather than deflated, education flourishes."

Harry Britt, Professor of Cultural Studies, New College

Professor Britt is part of the Weekend BA Completion Program. "A significant percentage of our population is queer, and we find that they—typically, their experience in other schools has been negative in a lot of ways but particularly in the sense that except for the resources that are specifically structured for lesbians and gay men, they have profound cultural dissonance that makes it very difficult for their education." That dissonance can manifest itself in low self-esteem and can be further manifested in self-destructive behaviors.

"A majority of our faculty is queer at New College and as a result, we are able to do some special—develop special strategies to deal with problems. Most of our teaching is one-on-one tutorials at which we are able to really strip away and un-teach the non-gay thoughts that have been imposed on our queer students." New College offers additional services to students to assist them, such as support groups and a scholarship program specifically for students with HIV.

Professor Britt stated that his experience as a teacher in the environment provided by New College is that "every human being, whether they are queer or whether they are from any other culture outside of the dominant one needs to have their experience placed at the center and not accommodated in some peripheral kind of way... I think that one-on-one support, that re-center of curriculum in a very radical kind of way which is very difficult to do in a larger institution is essential to bring our population from a culture that has not treated us with any respect to a culture in which we have an opportunity to develop leadership capacities and offer new and important insights to the culture at large."

Jonathan Katz, Chair, LGBT Department, City College

Professor Katz is the chair of the only Queer Studies Department in the world. He reflected that there "is an old saying that education equals empowerment, that it is the best and easiest way to lift people from the cycle of poverty but I want to talk today about the particular exclusion of queer people, queer students from that old saying, from that equation because the discrimination

against queer students begins very early.” The now familiar tale of queer youth being kicked out of their homes or running away because of the intolerance they suffer and coming to San Francisco for a happier life and then finding the dream world they’d heard about doesn’t really exist only furthers the notion that there is something wrong with them.

Many youth work hard at overcoming their obstacles and believe that expanding their education is the one sure way of making their lives better. But even when they get on the right road, they find obstacles in their path. “Queer issues still are not integrated into the curriculum of City College nor any college or university in the country as a whole. That means that queer students do not see themselves reflected from the front of the classroom, a terrible message to convey and it also means a falsification of the record.”

That homophobia infiltrates even Queer Studies. Many students have told Professor Katz they’d like to take his class but are afraid to have it listed on their transcripts, for fear of retribution from family members or potential employers.

Professor Katz ended his testimony on a high note, recounting the uplifting story of a student who used education to better himself. The young man moved to San Francisco full of stars in his eyes. He had no resources and soon ended up on the streets, selling himself and using drugs. When he found out he was HIV+ he decided to turn his life around. He got into school, excelled and is now obtaining a graduate degree in education.

Michael Job, High School Teacher

Mr. Job described in horrifying detail the harassment he has endured in the San Francisco School District being openly gay since 1987. He has been transferred to various schools, had his car defaced, received harassing phone calls at home and through all of this has received little to no support from his supervisors, the union, the police or the HRC. Mr. Job now contemplates retiring early to escape the harassment.

SECTION IV. HEALTH CARE

"People with AIDS, breast cancer, or other long term illnesses or disabilities fight a myriad of health institutions for adequate care and struggle to survive on disability or part-time employment."

Jaye Whittaker

"A doctor on a regular visit once insisted that I needed to take birth control pills, despite my refusal. And, as I haltingly explained to him that I was a lesbian, he... just disregarded my point of view and insisted that I might as well take it – I might change my mind. So far, I haven't changed my mind."

Carlota Malit

"...transsexual people are categorically excluded from obtaining any benefits under MediCal, MediCare, and a great majority of employer provided health benefits programs. The painful reality is that the city of San Francisco... continues to discriminate against transsexual employees by not providing them equal health care benefits."

Shannon Minter

* * * *

Health care has been an intensely political issue for members of the LGBT community for decades. From lesbian and bisexual women fighting for equal access to abortion for all women in the 70s, to gay men in ACT UP battling with the FDA and pharmaceutical companies over HIV medications throughout the 80s and 90s, to transgender activists challenging psychiatrists about the validity of "Gender Identity Disorder," the LGBT community has been active in defining and defending its right to appropriate and accessible health care. In many cases LGBT people have had little choice in the matter, as the far-right has used the medical system to condemn homo-, bi- and transsexuality for the better part of the 20th century, and continues to do so today.

In San Francisco, access to affordable care remains a politically volatile issue. San Francisco has one of the highest concentrations of people with HIV and AIDS in the nation, a significant portion of whom have no health insurance. For people with HIV, a decent insurance policy can mean greater access to medications, treatments, and tests that can drastically affect the quality of a patient's life, if not be life-saving. For others, not having insurance often means long days in hospital waiting rooms, difficulty getting necessary medications and treatments, and generally inferior care. Given that health insurance is mostly dependent on employment, discrimination in employment can have dire consequences for LGBT people, particularly those with life threatening illnesses.

Generally speaking, the transgender community also has a complicated relationship to the health care system. Many transsexual people require surgeries and other procedures to transition; these treatments are not elective or cosmetic, they are life-saving for countless transsexuals. Few insurance policies, including those of San Francisco city workers, will cover medical procedures related to transsexuality, a blatantly discriminatory policy.

Furthermore, while a psychiatric diagnosis of "Gender Identity Disorder" (GID) is usually a necessary prerequisite for gender confirmation surgery, the disorder has been misused for the harmful treatment and involuntary hospitalization of LGBT youth who demonstrate non-traditional manifestations of gender, such as feminine teenage boys or tomboyish, butch young

women. Thus, GID is both a necessity and a curse for transgender people, and for LGBT youth in particular.

Finally, the medical system has a long and grim history of actively discriminating against LGBT people, including providing substandard care, denying necessary procedures, making anti-LGBT remarks directly to patients, or simply refusing to treat LGBT patients. The specific health care needs of lesbians, for example, are often ignored or dismissed both by policy makers and individual practitioners. The medical ethic of “Do No Harm” is often overstepped by medical professionals in providing care to LGBT people, making it difficult for many patients to trust their providers enough to talk honestly about their lives.

Dr. Dan Karasic, Member, LGBTAC, Attending Psychiatrist for AIDS Care, SFGH, Associate Clinical Professor of Psychiatry, UCSF

Dr. Karasic opened the testimony regarding health and economic concerns for LGBT people with the following questions and comments: “Think of the amount of energy a child spends hiding her true self from family, friends and teachers. Is the child who is depressed because of the taunts in schools and fear of loss of his parent’s love going to be able to concentrate on getting the education he needs? Is the adolescent who has to drink to calm the anxiety of exploring her sexuality or gender identity going to be able to prepare herself for a career? Will the young adult with poor self-esteem have the confidence to succeed? Anyone who knows LGBT people has heard the stories of the different directions people’s lives have taken because of sexual orientation and/or gender identity. Homophobia and transphobia continue to take an economic and psychic toll on through adulthood—even for those fortunate enough to be here in San Francisco.”

Dr. Karasic urged the Commissioners to listen attentively to the words of the next speakers and to consider the following solutions: “Increase education against homophobia and transphobia in the schools, while providing support for queer youth. Increase, not decrease, access to health care, mental health care, and substance abuse treatment for LGBT people. And outreach and economically empower LGBT people who are struggling economically.”

Dr. Karasic presented the written testimony of several of his colleagues, which are contained within the written testimony section of this report. Additionally, their statements are summarized below.

Dr. Robert Cabaj, Psychiatrist; Associate Clinical Professor of Psychiatry, UCSF; San Mateo County Medical Director of Mental Health Services

In his testimony Dr Cabaj highlighted “the connection between internalized homophobia, external anti-gay bias (or heterosexism), and mental health issues that impact economic matters for LGBT people.” Dr. Cabaj cited the “biased atmosphere” that LGBT people grow up in as a major factor in the establishment of internalized homophobia and/or transphobia and its influence on “personal development, mental health, emotional stability, and functioning in both school and the workplace, as well as in the formation of relationships and family relationships.”

Dr. Cabaj touched on the indications that LGBT people seek out psychotherapy more than other populations, definitely impacting them economically both in terms of cost of treatment and in emotional capabilities to function on the job. Some studies indicate that as much as 30% of the LGBT population is involved with substance abuse. “As is well known, substance users and people who abuse or are dependent on alcohol or drugs cause great economic harm to themselves,

their loved ones and at the workplace in a combination of missed work and poor functioning on the job.”

Dr. Cabaj offered the solutions of “eradicating anti-gay bias through legal and political efforts, as well as through education and social change.”

Dr. Ellen Haller, Associate Adjunct Professor, UCSF Department of Psychiatry, Director, WomenCare Mental Health Clinic

Dr. Haller underscored the significant problems faced by lesbian, bisexual and transgender women “as a consequence of their sexual minority AND gender status. Trans women face additional challenges due to rampant misunderstanding of their unique issues and profound discrimination against them. Most individuals view themselves as being heterosexual while growing up. But for queer folk, a realization of being different often begins quite young.”

Dr. Haller emphasized how the coming out process is quite painful and can impede the economic development of LBT women. “Due to the inherent psychological costs of navigating the coming out process and because of potential discrimination, family problems, and lack of domestic partner benefits, LGBT people face economic challenges not faced by their heterosexual peers. For women, these challenges are further magnified by the gender disparity in income even for similar work.”

Dr. Lowell Tong, Associate Clinical Professor, UCSF Department of Psychiatry

Dr. Tong wrote in his testimony about his reflections on attending a panel workshop on coming out and being out as a physician and faculty member at UCSF. He recounted that for many medical personnel, even with supportive environments, it is still difficult to be out at work and to feel secure about one’s employment. “Several faculty described the high costs of remaining in the closet during medical school or residency, because of fear of negative consequences if sexual orientation were found out in medical and surgical training programs. Though these costs are often thought of as mental stress costs, they really are career costs. All the bits of time, energy and thought it takes to stay in the closet and maintain vigilance against unwanted outings chip away from participation in that nebulous world of being “one of the gang,” often still so important in medical institutions in order to succeed. These fears and related costs are not limited to faculty who went to medical school decades ago. A young member of the audience asked if it were advisable to be out on her medical school application. Yes, unfortunately in the year 2000 young applicants to med schools are still agonizing over whether they can be out or need to stay in the closet.”

Dr. Tong concluded by stating “any and all continued policies, programs and resources that help fight homophobia and fight the need to stay in the closet will help...support economic empowerment.”

Anonymous transgender medical student

While the student agreed that most issues for transgender medical students are the same as for any other transgender person, it was pointed out that for medical students there are additional issues. “Imagine trying to pay for a \$15,000 sex reassignment surgery on a resident’s salary. Not a pleasant thought...It is very difficult to find mentorship. There are very few out transsexual physicians around, and most of them transitioned much later in their careers once they had an established practice. Not only do I not know anyone who transitioned during their training, I

don't know of anyone who did." The student also described the difficulty in finding social support.

"For me the real issue is fear of overt harassment or discrimination if I came out. Unlike in San Francisco, in State Z the school would be entirely within its prerogative to dismiss me if any of this came out... At this point in my life, if I got kicked out of medical school, it would be absolutely catastrophic. I also feel certain that coming out at this point would create huge difficulties for me in the match. It is that fear and having to stay so closeted that really creates a cloud over my life right now."

Terry Person, Executive Director, Community United Against Violence (CUAV)

CUAV is a twenty year old non-profit community based organization providing direct services to victims of violence and offering preventative strategies against continued violence in the LGBT community. Ms. Persons stated, "Violence is a daily part of the life of the San Francisco LGBTQQ community including hate crimes, domestic violence, sexual assault and police misconduct. When violence strikes, it can have immediate and also long-term financial consequences. There are medical bills, temporary or permanent disability, loss of work, therapy bills, property damage, etc." Those without stable housing or employment or who are prone to isolation are more at risk for violence and have a more difficult time recovering from violent acts.

Lots of LGBTQQ individuals are being forced to leave the City, moving into cities that are less comfortable with people who are openly gay. Therefore, moving increases the risk of violence that they face and decreases the likelihood that they will find support that they need when violence does strike. Today institutions which help us support people when a crisis arises, such as the workplace, extended family and religious institutions usually are not available to queer victims of violence. Isolation and the lack of a support network have proven to be strong determinants of who experiences short term money problems [and which] victims enter a cycle of long term poverty as a result of this. A lot of us see in our work that more queer people actually tend to enter and spiral down further into long term poverty after an incidence of violence."

Ms. Person's testimony makes clear that "violence is definitely a threat to the health of queer people in this city."

Dr. Jorge Partida, Doctorate Program Director for Clinical Psychology, JFK University

Speaking as a Psychologist and as an out gay Mexican man, Dr. Partida expressed his dissatisfaction with the economic realities that prevented him from being able to live in his dream city, San Francisco, along with the emotional and political realities of a distinct lack of leadership in the LGBT community by people of color. "It has been very disappointing for me to find that my first choice of living here in San Francisco could not be realized because of the cost of living here. I ended up moving to Walnut Creek where I was stopped by police over nine times simply for driving while brown. One of the things that happened here that...is disappointing...I think people of color come here to find a home and to fully actualize themselves as gay people of color. I realize that it is really more difficult than it appears."

Dr. Partida bemoaned the changing complexion of the Mission District and stated that "as a gay Latino man, one of the things that I have identified is that our lack of leadership is dependent on resources. People are moving to the suburbs...they are more prone to [being victims of] violence and it seems that we are moving a dream of being able to be the beacon for a lot of people of color... The gay leadership also has to make more room for us people of color. Those of us who are fortunate enough to be in positions of leadership, cannot just rest having been there. We are

losing our history of being a grassroots community and a grassroots city and in that process we are becoming too comfortable with our own political positions. It is time for us to get reconnected with the grassroots, reconnected with people of color that are gay and are really marginalizing themselves.”

Dr. Partida reiterated that people of color are responsible for embracing their gay members and that the LGBT movement is responsible for embracing its people of color members. “We should not have to choose between being gay and being Latino or a person of color and we need to get proactive and embrace each other and find a more committed way of re-identifying the grass roots here that we have here and that I came here for.”

Mily Trabing, LCSW, Director of Psychiatric Work, SFGH

Ms. Trabing described the types of patients she sees and the complications of psychiatric disorders when combined with being LGBT. “For most of these patients, being lesbian, gay, bisexual and transgender was a fundamental issue. But if a clinician cannot recognize or tolerate diversity the patient will suffer.”

Ms. Trabing stressed the importance of clinicians creating and maintaining a sense of safety and compassion for their LGBT patients. “San Francisco General Hospital Department of Psychiatry was the first in the nation to develop inpatient psychiatric services for lesbian, gay, bisexual and transgender citizens.”

Ms. Trabing talked about the planned closure of 22 psych beds and the efforts of the faculty, staff and Supervisor Ammiano’s office to prevent this closure.

Lisa Middleton, Member LGBTAC; Insurance Company Executive

Ms. Middleton has worked in the insurance industry for 25 years and has written and published five different articles on reimbursement of transgender health care. She is well acquainted with the “catch 22” those seeking transgender health care find themselves in. “For those who seek transgender health care services knowing that those services may be available to some without the economic means to avail themselves is an empty right and a source of great duress and loss in their lives. In my own case, my own life, I have received quality care. That quality care probably saved my life. It left my employer a more productive employee. It also enriched my creditors and emptied my bank account.”

Prior to 1983, insurance companies covered transgender and transsexual hormonal and surgical procedures. “In 1983, on a very dubious case history, the circuit court in Georgia upheld that transgender procedures could be found to be experimental. On that basis alone, transgender health care procedures have largely been denied over the last seventeen years... No responsible clinician, treating in sincerity would argue that these procedures are anything other than effective when delivered in an appropriate medical setting to appropriate individuals who have been properly diagnosed. The care that’s needed for those individuals can be available if the funding is there for them to secure those services.”

Lifelong use of hormones and invasive surgeries can have untold effects on a person. But for transgender people “it is the health care that will save their lives and that’s why they do it. That is why we seek medically necessary non-elective coverage through our employers.”

Luanna Rodgers, Psychotherapist

Ms. Rodgers has worked with the transgender community for twenty years. She recognizes that transgender people face multiple challenges, stating “few other classes of individuals must confront the psychological stress and burden of laying their economic future in the hands of their employer and co-workers in the way that the transgender individual must at the point of gender transition, disclosing something deeply personal about themselves...having no choice but to come out to all at the workplace, regardless of how safe it feels or how it might jeopardize their job security. Those who choose instead to seek a new position or career rather than transition on their current job will—not might—will meet with discrimination in the interview process.”

Adults who have established themselves in their jobs and or/careers and who begin transition face the prospects of “be myself, lose my job, my housing, my security.” Youth who have yet to enter the work force “can be sort of dissuaded from economic and career achievement” if they pursue transition.

Ms. Rodgers reminded everyone that while San Francisco has protective legislation for individuals, “steps still need to be taken to implement its purpose.”

Carlota Malit, Member, LGBTAC; Registered Nurse

Ms. Malit is a 25 year old lesbian registered nurse who knows “from firsthand experience how the medical establishment has disenfranchised the queer health issues.” She described the heterosexism she encountered as a teen when seeing a doctor. Though she informed him that she did not need to take birth control pills he insisted that she must take them. When she felt compelled to tell him that she was a lesbian, he persisted in recommending that she take the pills because she “might change [her] mind.”

Ms. Malit stated that “research and literature along with present health care practice proves that the medical establishment does not address patient’s sexuality or rarely addresses sexuality, but times are changing.”

Shane Snowdon, LGBT Resources Coordinator, UCSF; Organizing Committee, Lesbian, Bisexual and Transgender Women’s Health Forum

Ms. Snowdon discussed the recently held successful LBT women’s health forum, the first in the country. She mentioned two reports that helped inform the forum and which she recommends the Commission use as a resource. The first is from the Gay and Lesbian Medical Association (GLMA) and speaks in over-arching terms about LGBT health issues. The second is a report from the Institute on Medicine (IOM) regarding lesbian health issues. Both reports highlight that LGBTs “are generally receiving less care, substandard care and there is pervasive inattention to LGBT health on the research and policy levels.”

During the forum time was allocated to review a report on standards for LGBT health care developed by JRI, a non-profit organization in Massachusetts. Attendees reviewed the standards and decided to revise them to better fit the needs of San Francisco residents. Ms. Snowdon invited all “to work with the steering committee at the Department of Public Health to transform LGBT health care in the City.”

Lisa Chamberlin, Nutritionist, Mobile Health Van, Stanford University

Ms. Chamberlin works with the "Mobile Health Clinic which is an innovative and effective health care alternative to the traditional bricks and mortar clinic which a lot of LGBT youth have [found constructs] barriers to care. The health van is part of the adolescent outreach project at Stanford. It targets homeless and uninsured youth aged twelve to 21 years of age, began in Santa Clara County in 1996 and extended into San Francisco last September." Youth in the Tenderloin, Mission, Bayview-Hunter's Point and South of Market access the van, which targets service provision in those areas due to their having the highest concentration of uninsured and homeless youth. "By going into these neighborhoods with the clinic, we overcome one of the barriers to care that youth have which is transportation."

Youth receive comprehensive health care from the van, without regard to their sexual orientation, gender identity or economic status. "We have full laboratory support which allows us to do many STD and HIV tests each week. I think the greatest strength of the van is that we have our own pharmacy right there on the van. We are able to give medications out as we feel the need to prescribe them." Those who staff the van treat a wide range of diseases, again without regard to orientation, identity or economics.

"Because the van is full service and completely free, we are able to remove the most significant barrier to care for adolescents, which is significant medication cost. The health van is a confidential free accessible clinic that serves San Francisco's most vulnerable youth in this underserved area. We are skilled at working with all youth and provide services to queer and straight youth by removing the traditional barriers to care."

Kristen Clements, Principal Investigator, DPH AIDS Office, Transgender Community Health Project (TCHP)

Ms. Clements presented some findings from TCHP, basically indicating that there is a great need to acknowledge that within the transgender community "for HIV prevention in health care [there needs to be a concomitant focus on] job training and housing." [A copy of the TCHP summary is located in the Appendix.]

Ms. Clements expressed that during the hiring process for the six interviewers who would conduct the study, the AIDS Office "received over 70 applications...most of these people where transgendered themselves, and in most cover letters, the reason they wanted this job [was] either they wanted to transition out of sex work or they actually had a great deal of education but were unable to find employment being an out transgender person."

SECTION V. SPIRITUALITY

“All week long, I sit in my church in the Castro and talk to people who have very low self-esteem: people who have not finished high school... not finished college... who have problems with drugs or alcohol or sex; who are trying to find meaning in their lives and can’t love themselves because of what they have been taught by their religious backgrounds...”

Reverend Jim Mitulski

“I grew up being told by my religion that I was evil and had no worth unless I changed... this constant message of worthlessness is not so easily erased... How many children grow up believing they have no worth because their family, their society, and their spiritual homes told them so? Is it any wonder these same children end up making economic choices that reflect their self-hatred and worthlessness?”

Stephen Schwichow

“While mainstream society has full access to participate in organized religion and spiritual organizations, the welcome mat may be a minefield for many in the LGBT community.”

Gary Virginia

* * * *

The religious opposition and persecution of LGBT people in the U.S. and around the world is not a new phenomenon. Religious organizations and leaders regularly speak out and organize against LGBT issues, including here in San Francisco where the Catholic Church and its leaders vociferously condemn same-sex marriage and have given significant funding to a ballot measure to ban such marriages. Often the religious mores against homosexuality are codified into laws or policies that affect millions of LGBT people, (e.g., the prohibitions against same-sex marriages, sodomy laws that criminalize same-gender sexual contact, and the Boy Scouts exclusion of gay boys and men from their ranks for not being “morally straight”). Religious leaders are frequently in the news asserting that homosexuality is intrinsically evil, and calling homosexuals depraved and diseased. Indeed, the allegedly “ex-gay” movement seeks to eliminate homosexuality altogether by turning lesbians and gay men into heterosexuals through a conversion to fundamentalist Christianity. (Bisexual and transgender people are rarely mentioned in “ex-gay” literature).

LGBT people live under the cloud of this active religious bigotry every day. So pervasive in our culture it is virtually impossible to avoid, many LGBT people breathe in these ideas and incorporate them into their views of themselves, at times with devastating consequences. As the above speakers point out, religious prejudice impacts LGBT people in countless ways. The LGBT community’s primary focus, however, has been on spiritual healing through the establishment of accepting and affirming churches, synagogues, and other religious institutions. The economic consequences of religious persecution are just beginning to be acknowledged and discussed within the community.

Another tension between spirituality and the economy has to do with attitudes within the LGBT community toward poor and homeless people, and toward the LGBT religious organizations that serve them. As one example, when an LGBT church in the Castro attempted to open a temporary shelter for homeless LGBT youth, it met with intense opposition from within the LGBT community.

Because of the wide diversity of class backgrounds within the community, there is rarely unity on economic issues, and this shelter was no exception. Class differences dictated many of the different positions people took on this issue, with wealthier merchants and home owners most often opposed to the shelter, and renters and low-income people most often supporting it. Here the spiritual mission of the Church to serve and help liberate the poor was in direct conflict with a gentrified neighborhood more concerned with appearances. Despite its history as a place of refuge for LGBT people nationwide, the Castro is now contending with a growing chorus of conservative voices that seem to have little empathy or compassion for the poor, many of whom are LGBT people, but have tremendous concern for the economic well-being of Castro businesses.

Gary Virginia, Member, LGBTAC

Mr. Virginia opened the final section of the Hearing, dealing with Spirituality and its impact on the economic empowerment of LGBT people. Though organized religion has proven to be a strong negative factor in the lives of many LGBT people, it has also been a source of comfort in times of crisis and served as a “replacement” for severed ties with family and/or friends. “The spiritual and cultural support systems become more necessary when the blood relatives of LGBT people have ostracized them or are geographically distant after they have fled to a less discriminatory city.”

A healthy relationship to spirituality can lead to a confidence that propels one to advance economically. An unhealthy relationship to spirituality can lead others to discriminate against LGBT people and deny them economic advancement.

Reverend Jim Mitulski, Metropolitan Community Church

Reverend Mitulski stated that he spends a great deal of his time at his church listening to people “who have very, very low self-esteem; people who have not finished high school, people who have not finished college, people who have problems with drugs or alcohol or sex; who are trying to find meaning in their lives and can’t love themselves because of what they have been taught by their religious backgrounds.” While Reverend Mitulski recognized that the Commission could do nothing about the way various religions manifest their views about LGBT people, he reminded the Commissioners that they “do have important oversight of who the City does business with, and I ask you not to let the City do business, to contract with religious organizations that discriminate against or actively teach hatred of gay people.”

Rick Crane, Gay Jewish community activist

Mr. Crane indicated that he was testifying as a “25 year resident of San Francisco and a proud member of both the gay community and as a Jew.” He linked the realization of how “Jewish spiritual and community values and the traditions of community and responsibility have informed a larger Jewish institutional response to the gay, lesbian, bisexual and transgender community. As Jews, we are taught that in order for a people to be a community, we must take responsibility for what happens to our families and our neighbors, not just ourselves.”

Mr. Crane spoke of the changes within Jewish traditions acknowledging, supporting and encouraging LGBT people and in turn, the community services LGBT Jews are performing within Jewish institutions. Mr. Crane stated that for LGBT Jews “it is our collective responsibility

of community...to repair the world that will help ensure the growth and survival of our gay, lesbian, bisexual and transgender institutions and culture and help empower the community.”

Stephen Schwichow, Member, LGBTAC

Mr. Schwichow opened his testimony with words common to most LGBT people: “I grew up being told by my religion that I was evil and had no worth unless I changed. By the time I was twenty, I had given up on religion, but the constant message of worthlessness was not so easily erased. In the absence of positive reinforcement, encouragement and support from family and religion, this sense of worthlessness can become deeply ingrained in the psyche. How many children grow up believing they have no worth because their family, their society and their spiritual home tell them so? Is it any wonder that these same children end up making economic choices that reflect their self-hatred and worthlessness?”

Mr. Schwichow, a Buddhist for more than thirty years, explained how he made life-denying choices by settling for second best and believing he deserved no more than that because of who he knew he was. Through his spiritual practice he was eventually able to move from a place of being a casualty to a place of wholeness and healing, so that he could see himself for all he was worth and therefore require the world to see him as such as well. This shift in consciousness brought on by embracing a more accepting form of spirituality impacted Mr. Schwichow’s economic viability, as he now saw himself as worthy of higher paying jobs, promotions, etc.

“We all want to be accepted, respected and loved, not in spite of our differences, but because of the richness those differences bring to those around us...At the very bedrock of this empowerment we seek must lie not only the desire for a better life but also the belief that one deserves that better life and, with that sense of self worth comes both the empowerment to make affirming decisions and the ability to work towards those goals and not allow anyone to take that power away.”

Mr. Schwichow concluded his statements by saying “we people of faith cannot expect our City government, our financially beleaguered non-profits or our business community to fix broken hearts and injured spirits. That is our responsibility and it will require people of faith traditions, all faith traditions, all sexualities and sexual identities sitting down together to create concrete strategies to begin that kind of healing.”

PUBLIC COMMENT

Public Speaker

The gentleman, who did not give his name, spoke of coming to San Francisco to be free and live his life as he pleased. He ran into some difficulties, made some bad choices and had some hard times. He was also able to get help to get back on track and now gives back to the community by working at the New Shelter to help LGBT youth struggling with getting their lives back together.

Camille Moran, Member, SF LGBT Community Center Project Board

Ms. Moran stated it was important to remember the people who are survivors of misused psychiatric implementations “that affected how they didn’t get an education [and] didn’t get jobs.” Ms. Moran informed the Commissioners that a memorial for psychiatric survivors will be in place in the LGBT Community Center when it opens next year.

Linda Howard, Managing Editor, *Anything That Moves* Magazine; President, Anything That Moves Bisexual Community Resources

Ms. Howard’s testimony was presented by Jennifer Rakowski. “Anything That Moves Bisexual Community Resources is an all-volunteer non-profit organization dedicated to fellowship and communication within band between the bisexual, transsexual, queer and questioning communities, and to increase those communities’ awareness, connections, and understanding in the larger heterosexual and homosexual populations. We do this primarily through our magazine, *Anything That Moves (ATM)*, which we publish three times a year, and also through local social events, panels and discussions.” The *ATM* office is located in the Mission, and the building has recently undergone an astronomical rent increase, putting the continued publication of the magazine and viability of the organization at risk. The rent (and future rent increases) is too much for the organization to withstand, “destroying our budget and our ability to keep functioning.” Though it has begun new strategies to increase its income, continued rent increases with little opportunity for growth create a perilous future for *ATM*.

Díon Manley, President, FTM International

Mr. Manley’s testimony was presented by Jennifer Rakowski. “Female to Male International, Inc. (FTMI) is an all volunteer San Francisco-based 501(c)(3) nonprofit that provides advocacy and support for female to male transsexuals and transgendered persons. FTMI primarily provides support to men with female histories through peer counseling, education and networking, as well as to women exploring their gender identity by providing a safe place for discussion and exploration. FTMI also provides much-needed educational services to the general populace, in San Francisco as well as abroad, on transgender and transsexual issues. Furthermore, FTMI acts as a supportive arm for partners and families of FTM transsexuals.” FTMI is housed in the same building as *Anything That Moves* and is facing the same astronomical rent increases that also threaten its ability to do its work and publish its newsletter. “The impact of a 44% rent increase would cause the organization to be unable to provide necessary services to the community to which we are accountable. It may mean the elimination of a lifeline to an integral part of the San Francisco queer community, as well as the San Francisco community at large.” FTMI is yet another example of a queer organization facing an economic disadvantage which threatens its very existence.

[The Hearing concluded with each of the Commissioners giving closing remarks and thanking all for attending. Written testimony is contained in the Appendix.]

Chapter Three: Essays On Economic Empowerment

This chapter contains three essays that elaborate on issues and themes presented to the Commission by the public during the May 11, 2000 hearing. As the Commission reviewed the public testimony (see Chapter Two), and prepared the Findings and Recommendations (see Chapter One), the context in which the Commission does its work, and the Commission's goals, were kept in mind.

Introduction

The Commission's mission is to "work to provide leadership and advocacy in order to secure, protect, and promote human rights for all people." Though there is variety in the projects and programs the Commission implements, the context in which the work is performed is consistent. The Commission has been, and continues to be, a leading player in the City's (and the country's) implementation of equal opportunity programs. Though these programs have been under attack by groups and individuals who rail against affirmative action and challenge these programs in court, the Commission has steadfastly assisted individual victims of discrimination while promoting equal access to City contracting opportunities for businesses owned by women and minorities.

The Commission's investigation into economic empowerment issues in the Lesbian Gay Bisexual Transgender (LGBT) communities was not conducted in an exclusively LGBT context. As always with the Commission's activities, examination of issues is conducted in a broad context. So, for instance, LGBT economic empowerment is related to the economic empowerment of women and minorities, and models for achieving economic empowerment can be adapted for use from one community to another. Protecting equal opportunity and affirmative action programs contributes to a climate in which the LGBT communities can flourish.

This commitment to working on LGBT economic issues in the context of coalition building is reflected in the first essay, *Class, Community, and Identity*, by Patrick Letellier. Besides discussing particular LGBT issues such as coming out on the job, anti-transgender discrimination, and queer youth issues, Mr. Letellier situates LGBT economic struggles within the context of a broad social justice agenda. In this context, Mr. Letellier extols the merits of coalition building and recognizing the LGBT community as a community of minorities.

A "road map" to LGBT economic empowerment is provided in the second essay, *Advancing the Economic Self-Reliance and Sustainability of the Gay, Lesbian, Bisexual and Transgender Community*, by the EQ Development Group. In this essay, the EQ Development Group defines elements of the LGBT communities, illustrates how coming out (or not) has economic costs, and suggests questions that must be answered via research and community discussion before LGBT economic empowerment can be achieved.

The third essay in this chapter, *Economic Empowerment Task Force Initial Report and Recommendations*, by the Commission's LGBT Advisory Committee, sets out the principles and goals used to prepare the public hearing and this report. A survey used as part of this initial report is included in the Appendix (see page X).

**Class, Community, and Identity:
Economic Empowerment for Lesbian, Gay, Bisexual, and Transgender People**

by Patrick Letellier

Economic empowerment is a broad term that refers to “all the efforts to help lesbian, gay, bisexual, and transgender (LGBT) individuals and the community as a whole become economically self-reliant and secure, and lead fully actualized and sustainable lives” (1). These far-ranging efforts – including, for example, advocating for more affordable housing, garnering domestic partner benefits, increasing loans available to LGBT small business owners, and fighting LGBT-discrimination in schools – are based on the notion that the community’s economic viability affects not only the quality of life for LGBT people, but is also intimately linked to their ability to gain civil rights and acceptance from the larger society. In other words, the struggle for liberation and equality can only be strengthened when individual LGBT people and the communities to which they belong are financially strong and vibrant.

The concept of LGBT economic empowerment is new to many people. Though frequently familiar with discrimination from personal experience, LGBT people are often more focused on developing the psychological resilience necessary to endure prejudice and hostility than on tallying the economic impact such discrimination has on their lives. As a result, the *economic toll* of being lesbian, gay, bisexual or transgender is not often acknowledged or discussed within the community, and scant research has been done to document the problem. Strategic, long-range plans for the economic development and stability of the community have, with one notable exception, been virtually non-existent (2).

Economic issues and problems for the LGBT communities may be particularly difficult to articulate, and agree on, because individuals within these community span the entire economic spectrum: many are low-income or poor, a small number are rich, and most are somewhere in between (3). Consequently, the community’s social and political agenda is at times fractured along class lines, where starkly different ideas about what actually constitutes a “gay” issue compete for the community’s limited resources and energies. In addition, as activist Urvashi Vaid points out, LGBT leaders, who are predominantly middle and upper class, are often motivated by a combination of their sexual politics and their class interests (4). Some members of the community, then, experience more discrimination under the current economic system, while others benefit from the status quo.

A few examples clarify this point: Since women’s wages remain significantly lower than men’s, a lesbian couple will be doubly impacted by this form of economic discrimination. Meanwhile, LGBT people of color face discrimination based on race, sexual orientation, and, among women and transgender people, gender. In contrast, some men, particularly white men, stand to benefit from an economic system that, in discriminating against women and people of color, favors men and white skin. Related political and economic questions abound: Where does affirmative action fit into the LGBT agenda? What positions do LGBT organizations and leaders take on welfare reform, minimum wage hikes, homelessness, and the increasing gap between rich and poor in America?

Given the wide array of economic classes and backgrounds within the community, it should come as no surprise that there is a wide spectrum of opinion, some of it contradictory, about what

constitutes economic problems for the LGBT community, and about how best to resolve them and plan for a more economically secure future.

Regardless of the diversity of viewpoints, economic empowerment clearly belongs within the realm of human rights because so many of the hurdles LGBT people face are based on discrimination, be it in housing, employment, health care, education, or from religious institutions. Such discrimination violates the basic human rights of LGBT people *and* has profound economic consequences. Despite the rhetoric of the extreme-right, the desire to hold down a job, secure affordable housing, see a doctor as necessary, get an education, or attend religious services are by no means “special rights.” Rather, they are some of the basic building blocks of American society. Yet for many LGBT people, they are supremely difficult, and sometimes impossible, to obtain. Economic empowerment clearly belongs in the domain of human rights, where the inherent value and dignity of each person is paramount.

* * * *

The Costs of Being Lesbian, Gay, Bisexual and Transgender

Throughout the course of their lives, virtually all LGBT people will encounter economic obstacles intimately related to their sexual or gender identity. Many will experience multiple layers of prejudice related to their race, ethnicity, age, and HIV status, to name but a few, which can be impossible to distinguish from anti-LGBT discrimination. Regardless of the origins, the results of discrimination are the same: economic hardship. As economist M.V. Lee Badgett succinctly puts it, “discrimination doesn’t just hurt psychologically – it hits people in their pocketbooks”(5).

The hurdles of discrimination are so pervasive they often dictate the choices LGBT people make about the most fundamental aspects of their lives: where to live, what career path to choose, and how and where to seek health care. Perhaps most importantly, discrimination has a profound impact on the extent to which GLBT people feel safe revealing the truth about themselves to their families, neighbors, health care providers, or employers – all of which can have tremendous economic consequences.

What follows are some examples, not by any means an exhaustive list, of the ways that prejudice and oppression hit the pocketbooks and diminish the quality of life for LGBT people and the community as a whole (6).

Discrimination on the Job

The most well documented, and probably most widely discussed, form of economic discrimination against LGBT people is related to employment. Numerous studies reveal startling levels of anti-LGBT discrimination at work, with between 16% and 46% of those surveyed reporting discrimination (7). People report being fired when their sexual orientation or gender identity is revealed. They are harassed or assaulted at work. They are denied promotions, raises, improved working conditions, tenure, time off, or any other employment opportunity offered to equally qualified heterosexual co-workers (8).

Or, as is the case for countless transgender and transsexual people, they are fired for initiating any steps toward gender transition, or for any behavior or style of dress that is deemed “gender-inappropriate.” Transgender people also report insurmountable obstacles in merely obtaining work for which they are well qualified. Few employers are willing to hire an openly transsexual

person, while many do not hesitate to fire one. Indeed, only one state in the nation (Minnesota), and the District of Columbia, offer employment discrimination protection to transgender people, while eleven offer similar protection to gays, lesbians, and bisexuals (CA, CT, HI, MA, MN, NJ, NH, NV, RI, VT, WI). Simply stated, employees can be fired solely for being transgender in forty-nine states, and for being gay, lesbian, or bisexual in thirty-nine.

In practice, legal protections do not actually prevent employers from firing their LGBT employees. Rather, they provide employees with legal recourse if they are fired because of their sexual orientation or gender identity. Economic issues come into play here again, as the newly-fired employee must now seek legal counsel and pursue a court case against the former employer. In a few areas, there are free administrative services to investigate complaints, such as the Human Rights Commission in San Francisco. In the vast majority of instances, however, individuals must hire attorneys and then bear the costs themselves. These often lengthy and expensive cases may also entail publicly coming out, which may have additional economic and psychological consequences.

Employment discrimination is so pervasive that many openly LGBT people opt for certain careers or jobs where they can be themselves, even when that means significantly less pay, less status, less chance for professional advancement, and taking work for which they are grossly overqualified. Such "occupational segregation" leads many LGBT people into jobs in predominantly gay urban centers, or into fields traditionally associated with LGBT people, such as the arts, the service industry, or social justice non-profits, most of which entail dramatically lower wages than jobs they may have otherwise pursued (9). While women and people of color have historically been relegated to jobs on the lower end of the economic ladder, such professional segregation is rarely acknowledged as an economic problem also plaguing the LGBT community.

Hardships for LGBT Youth

Economic discrimination for many LGBT people begins well before their first job. Sometimes when their sexual or gender identity is revealed, LGBT youth are rejected by their families and kicked out of their homes. Without money or a place to live, some end up on the streets and turn to prostitution for survival. As a result, they may be exposed to HIV and other sexually transmitted diseases, drug abuse, violence, and police harassment. LGBT youth of color, particularly African-American men, may be especially vulnerable to police harassment, violence, or arrest, given the institutionalized racism that plagues so many of our nation's police forces.

In addition to the severe psychological and physical toll on their lives, many of these LGBT youth also suffer economically. Cut off from their families financially, with few marketable job skills, no high school diploma, and no health insurance, they enter young adulthood with significant disadvantages that can have life-long economic consequences. Unfortunately, they are often treated no better in gay urban centers than they are in society at large; gay neighborhoods tend to be expensive places to live, and LGBT youth often encounter distrust and disdain there simply because they are poor or homeless.

Other LGBT youth are so harassed in their schools for their perceived sexual or gender identity that they drop out, leaving them without the diploma or college degree that is likely to bring a higher salaried job.

Internalized Homophobia and the Path to Wellness

The discrimination and prejudice many LGBT youth face can create self-doubt and self-hatred that can be debilitating throughout their lives. For youth as well as adults, the journey to self-acceptance, self-respect, and dignity can be long and costly. While suicide and alcohol and drug abuse are likely the most extreme manifestations of internalized self-hatred, many LGBT people face a myriad of other problems which can be attributed to the homophobia and heterosexism that permeates our culture, and have attendant economic affects. Indeed, as authors Kathleen Connell and Jaye Whittaker explain, “the entire coming out process seems to represent a ‘cost factor’ in the gay financial equation, diluting our disposable income and savings rate” (10).

Although the psychological toll of homophobia has been well documented, the economic costs remain unknown (11). Counseling and psychotherapy are expensive and available only to those who can afford them. Others may spend time and energy in support groups, reading self-help books, or availing themselves of the informal support of other LGBT people, or, in some cases, their families. Many others simply endure in silence, living well below their capacity as human beings in a culture that tells them they are unworthy, unlovable, unnatural, and ungodly. The time, energy, money, and personal resources some LGBT people devote to developing and maintaining psychological health are resources that could be spent on educational or professional goals, or, even more simply, on building a healthier savings account. The path to wellness for many remains a costly endeavor.

Gender Based Wage Discrimination

As mentioned earlier, lesbian, bisexual, and transgender women face economic barriers related specifically to gender that all women must contend with. Women still earn approximately seventy cents for each dollar that men make (12). For the same job, with the same qualifications, women are generally paid less across occupations and levels, with women of color usually earning even less than white women.

Besides being patently unjust, this pay gap often creates an economic disparity that ripples out and affects many other aspects of women's lives (and the lives of all low-income people), making it more difficult for women to improve their economic status in any way. Lower annual salaries mean a lower standard of living, less access to credit and loans, and lower pensions and social security. In women's lives, poverty often begets more poverty, and the lives of lesbian, bisexual, and transgender women are no exception.

In addition, occupational segregation can severely curtail the career choices of LBT women. Many fields traditionally open to women (i.e., teaching, working with children, nursing) are often overtly hostile to LBT women, or any woman demonstrating less-than-traditional manifestations of femininity (13). Like their male counterparts, many lesbian, bisexual, and transgender women ultimately choose careers where they can be out, despite the inherent economic disadvantages.

Family Support and Expenses

It is not unusual for LGBT people to encounter prejudice or hostility from their family of origin when their sexual or gender identity is revealed. Some families' complicated reactions to homo-, bi-, or transsexuality can include withholding or completely withdrawing financial support. LGBT youth are kicked out of the house to fend for themselves, older children are cut off from college funds, savings accounts, family inheritances, and the more ordinary financial support countless parents provide for their children - helping them buy their first car, rent their first apartment, make a down payment on a house, start a business, or buy clothing for a new job. The

traditional financial support from their families many people take for granted cannot necessarily be counted on by LGBT people.

As many LGBT people find partners and create their own families, with or without children, they face additional expenses that are unimaginable to most heterosexual couples. Laws prohibiting same-sex couples from marrying have enormous financial consequences, prohibiting LGBT people from, for example, obtaining joint health, home or car insurance, filing joint tax returns, taking time off from work to care for a sick partner or a partner's children, or maintaining an apartment lease when a partner dies. All of these legal hurdles deny the validity of the couple's relationship and create new expenses that LGBT people must bear.

Since same-sex couples are denied spousal rights, many spend considerable sums of money constructing a legal wall of protection around their relationship and their family. Many couples hire attorneys to draft documents, including a legal power of attorney (allowing them to make medical decisions on each other's behalf), wills (to ensure proper inheritance), and second-parent adoptions (where possible, to create legal parental relationships between both members of the couple and their children). Many couples cannot afford the astronomical costs of such protections, and, as a result, suffer legal recriminations: parents lose their children in homophobic family court decisions, surviving partners lose their homes and property to family's that will not acknowledge or respect their relationship, and hospitals prohibit partners from making decisions for each other about medical treatment or even visiting loved ones in the hospital.

Discrimination Against Transgender People

While various forms of economic discrimination against transgender people have been discussed throughout this paper, this community merits specific attention because the discrimination they face is so pervasive and extreme. They are by far the most discriminated members of the LGBT community, at times encountering prejudice even from lesbian, gay, and bisexual people themselves, and economic oppression hits transgender lives with a particular force⁽¹⁴⁾.

Unemployment rates in the U.S. today are at a record low, approximately four percent, yet nearly seventy percent of transsexual people are unemployed or underemployed⁽¹⁵⁾. Transgender people are, as a group, profoundly economically disadvantaged: such high rates of unemployment often lead to evictions, homelessness, depression, and a daily struggle for life's basic necessities.

Given that access to health care is most often dependent on employment, many transgender people have great difficulty acquiring appropriate medical care. This presents a catch-22 for those needing medical interventions related to transitioning. In order to be considered for gender confirmation surgery, transsexual people must live and work as their true gender. But securing and maintaining employment while living as one's true gender before surgery, and in most cases even after, can be impossible for the transgender person. Furthermore, even with a job and health insurance, many transsexuals have to bear their medical expenses alone, since most, if not all, insurance policies do not cover transsexual health care.

According to transgender activist James Green, those fortunate enough to have a job often "carry the burden of constantly facing their employers fears and biases, and having to constantly educate others that it is okay to be who they are" ⁽¹⁶⁾. In addition, transgender people who attempt to transition on the job often encounter fierce opposition. They are frequently not allowed time off for surgeries or for hormone treatments. They are excluded from company health care plans that label sex-reassignment procedures "cosmetic," or "elective," rather than life saving medical interventions. They are not referred to by their pronoun of choice, often deliberately, by bosses

and colleagues who do not understand them, or simply despise them. Most often, they are simply fired, or they quit under intense pressure.

As transgender activist Yosenio Lewis summarizes, “by coming out, by seeking to be their true selves in all aspects of their lives, including their place of work, far too many transsexual and transgender people encounter a workplace more concerned with appearances, bathrooms, and discomfort, than with integrity, intelligence, and skill” (17).

Transgender people are also subject to intense harassment and violence on the streets merely for being themselves. One in six of all incidents of anti-LGBT violence and harassment in San Francisco in 1999 were perpetrated against transgender people, specifically low-income, transgender women of color, making them proportionately the most likely members of the LGBT community to be targeted for hate violence (18). In addition to its physical and psychological trauma, such violence also has economic implications: time off work to seek medical attention and heal from injuries often means a loss of income; difficulty working because of Post Traumatic Stress Disorder can result in layoffs or firing. It is also nearly impossible to have a successful job interview with a black eye, a split lip, or other visible injuries.

* * * *

The Economy and Its Impact on LGBT Identity

What emerges from reviewing literature on LGBT people and the economy is a long, complex, and, at times, contradictory relationship. LGBT people both shape the economy and are, in turn, shaped by it. Though widely discriminated against and frequently segregated into jobs and careers well below their abilities and ambitions, many LGBT people reap tremendous benefits from the economy. As the following three examples make clear, from the industrial revolution, to the Harlem Renaissance and widespread depression, to the new “dot.com” revolution today, the relationship between LGBT people and the economy continues to unfold in ways both gratifying and distressing.

Historian John D’Emilio argues in his essay, “Capitalism and Gay Identity” (19), that the development of the American capitalist system made it possible for men who love men and women who love women to find each other and begin to carve out a new way of being in the world, one which centered around people’s attraction to members of their own sex.

Prior to the spread of capitalism, D’Emilio explains, the family was the central economic and social unit in society, with all members together producing the goods the family needed to survive. Capitalism in the nineteenth century changed all that. As the production of goods gradually shifted from the family home to the factory, where workers were paid wages to produce goods on a mass scale, the meaning of sexuality and the family itself changed. Sex was no longer tied to the necessity of producing children to help in the home-based economy, and the family evolved from an economic unit to a place where, at least in principle, members had their emotional and spiritual needs met.

For the first time, people (almost exclusively men, that is) were thus able to develop a life outside the heterosexual family unit and pursue sexual interests entirely unrelated to procreation. D’Emilio writes that, “By the end of the century, a class of men and women existed who recognized their erotic interest in their own sex, saw it as a trait that set them apart from the majority, and sought others like themselves” (20).

Economic changes have also been attributed to both the development and decline of African-American LGBT life in Harlem in the 1920's. Often referred to as the Harlem Renaissance, this period saw a blossoming of African-American life and culture in Harlem the likes of which this country had never seen. The Renaissance itself was possible in part because of broad economic changes in the United States; a mass migration of African-Americans from the South in search of factory jobs in northern cities created vibrant African-American communities in Harlem, Detroit, Chicago and elsewhere (21). And, as author Eric Garber points out, "many of the key figures who made the renaissance possible were lesbians and gay men," (22).

LGBT life in Harlem flourished during this period, with bars, nightclubs, speakeasies, and dance halls catering to a vibrant LGBT community, made all the more lucrative by whites who poured into Harlem to enjoy its rich cultural life, one more tolerant of LGBT people than the rest of society at that time. As Lillian Faderman explains in her book, *Odd Girls and Twilight Lovers*, many African-American LGBT people were able to remain in their home community to work and socialize, carving out a life, at times, as openly lesbian or gay people, a task exceedingly difficult for many of their white counterparts (23).

Many African-American LBT women were thus able to earn enough money to live independently, despite the wage discrimination so rampant against women and African-Americans. Other LBT women married men, some because they were bisexual and wanted to, others because they sought the heterosexual "cover" that marriage provided, and others because they needed the economic support provided by a man's wages (24).

Unfortunately, the new levels of visibility, respect, and economic security the Harlem Renaissance afforded African-American LGBT people ended when the Renaissance itself declined after the 1929 stock market crash and subsequent depression. This huge downturn in the economy greatly slowed the development of LGBT life and the possibility of forming community, especially for women. As Faderman makes clear, "To live as a lesbian in the 1930's was not a choice for the fainthearted. Not only would a woman have considerable difficulty in supporting herself, but she would have to brave the increasing hostility toward independent females that intensified in the midst of the depression" (25).

Jumping from the 1930's to the present, we see another excellent example of the evolving and complicated relationship between LGBT people and the economy: the high-tech economic boom of the 1990's. Commonly referred to as the "dot.com revolution," or the "new economy," this boom is largely responsible for a record period of prosperity in the U.S. The new economy is reputed to be remarkably friendly to and inclusive of LGBT people. Indeed, since the epicenter of the new economy is just 50 miles south of San Francisco in Silicon Valley, tens of thousands of LGBT people are likely working in it, helping to drive it, and reaping its ample economic benefits.

Simultaneously, a class of newly wealthy people created by the new economy is buying property all over San Francisco, causing both residential and commercial rents to skyrocket. High rents are driving thousands of long term residents out of the city, including many LGBT people, people of color and working-class people, dramatically altering the character of the city itself. And as high-tech companies snap up the limited office space available, hundreds of non-profits are also being driven out, many of which employ and serve LGBT people. The new economy, then, is both revered and reviled by different members of the LGBT community.

“Equal Rights” Alone or a Broad Social Justice Agenda

The contradictory impact of the new economy on LGBT people highlights long standing political and philosophical differences within the community about what a LGBT identity actually means, and how that identity influences someone’s political and economic views. From conservative gay activists who advocate a singular approach to gay civil rights, unfettered by issues of race or class, to progressive activists who embrace a broad social justice agenda, the diversity of opinion in the community points to a division between two distinct political philosophies: identity politics and coalition building.

People who embrace identity politics tend to seek equal rights *solely* for lesbian, gay, and bisexual people, at times embracing transgender people only reluctantly. They seek the right to participate as equals in the culture, rather than attempting to radically transform it. While generally not opposed to the rights and struggles of other oppressed communities, these struggles are seen as entirely separate from the quest for gay civil rights.

Conversely, people who embrace the politics of coalition building tend to see all forms of oppression (racism, sexism, classism, heterosexism, and so forth) as inseparable. They seek a transformation of society that entails a more just distribution of resources. Under this paradigm, issues such as protecting affirmative action, expanding the rights of women and immigrants, and supporting the labor movement are all intrinsically related to the struggle for LGBT liberation.

Over the past decade, a chorus of writers and activists have called for a community wide shift from identity politics to a more inclusive social justice agenda as the only viable path to LGBT liberation. As Urvashi Vaid advocates, “Gay civil rights must be seen as part of a broader focus on human rights, sexual and gender equality, social and economic justice, and faith in a multiracial society” (26). Many argue that since all oppression serves the same economic goal, the consolidation of wealth in the hands of the few, it is essential for oppressed communities to join forces and work together for social change (27). No other strategy is likely to succeed.

Furthermore, given that the LGBT community is composed of people from all segments of society, any viable strategy for economic development must encompass *all the members of the community*. As activist Suzanne Pharr makes clear, “A successful liberation movement cannot be built on the effort to liberate only a few or only a piece of who we are” (28). Coalition politics as a necessary strategy for LGBT empowerment therefore entails developing alliances with other communities *and* advocating for all members of the LGBT community itself.

One recent example of the need for community-wide inclusion is the federal Employment Non-Discrimination Act (ENDA). This landmark bill would prohibit employment discrimination against lesbians, gays, and bisexuals, but offers no such protections for transgender people. As a result, it has not been supported by progressive LGBT organizations, such as the National Gay and Lesbian Task Force (NGLTF).

NGLTF has forcefully argued that unless all members of the community are protected, endorsing the bill would be unethical and counter to their progressive principles of social justice. As they said in a press release (29), “Our mission does not allow for leaving anyone behind.”

The Myth of Gay Wealth

One of the hurdles that LGBT people face in building alliances with other oppressed communities is the pernicious myth of gay wealth. The myth, simply stated, is that all gay men and lesbians (bisexuals and transgender people are rarely mentioned) make much more money than average

Americans, are super wealthy, and cannot be oppressed because of their significant economic and political power. Therefore, they are not entitled to any legal protections; indeed, so goes the myth, they don't need protection because their immense wealth renders them immune from discrimination.

Though patently absurd at face value, the myth has proved to be invaluable tool for the extreme-right both in their attempts to derail LGBT civil rights and to drive a wedge between the LGBT community and its allies, namely communities of color and working class people. The myth is a staple of right-wing literature, and is central to their "Gay Rights, Special Rights" video, which is widely distributed to communities facing either pro- or anti-gay electoral issues. The video explicitly portray gays as wealthy, white men trying, unjustly, to take advantage of the civil rights gains made by African-Americans over the last 30 years.

The myth was widely cited in 1996 during the debates over Colorado's Amendment 2, which sought to deny any civil rights protections (including protection from employment discrimination) to LGBT people in that state. In the U.S. Supreme Court's ruling regarding Amendment 2, Justice Antonin Scalia cited the myth, arguing in a dissenting opinion that the "high disposable income" of gay people gave them "disproportionate political power" (30).

What Justice Scalia either did not know or refused to believe is that the myth of gay wealth has no basis in fact. The figures cited to support the myth were taken from marketing surveys of readers of national gay men's magazines, hardly a representative sample of all LGBT people. When appropriate sampling is done, the myth falls flat. Indeed, its exact opposite turns out to be true for gay men: in at least two studies gay men earned 4% to 7% less than their heterosexual counterparts, and in a third they earned a dramatic 27% less. Conversely, lesbians earn approximately the same as heterosexual women. As mentioned earlier, however, since women still earn significantly less than equally qualified men, lesbian households are double impacted by wage discrimination. Thus, same-sex female couples earn roughly 20% less than heterosexual couples (31). (Transgender people are not addressed by the myth itself, nor are they included in the subsequent studies that refute it.)

By stirring up political animosity among working- and middle-class people, and fueling fear and prejudice against LGBT people, the myth of gay wealth diverts attention from corporate practices and conservative government policies that benefit corporations and the wealthy and hurt working people and the poor. Along with immigrants, people on welfare, and single mothers, allegedly wealthy LGBT people become economic scapegoats for the increasing gap between rich and poor in the U.S. The only way for the LGBT community to successfully rebuff these divisive tactics is to join together with other oppressed people and develop a vision of social change that goes beyond eliminating homo-, bi-, and transphobia to encompass economic and social justice for all people.

* * * *

The connections between LGBT people, their communities, and the economy are numerous and complex, changing over the course of an individual's life, and affecting different segments of the community in dramatically different ways. This essay briefly examines some of those connections: the rampant employment discrimination and segregation that plagues the community; the economic hardships of LGBT youth; the sometimes costly road to wellness and psychological health; the disparity in women's wages; the economic impact of LGBT families of origin and of choice; and the myriad of economic hurdles that transgender people face.

It also briefly touches on historical connections: how the American capitalist system helped foster the emergence of a gay identity, how economic changes helped LGBT life in Harlem both flourish and diminish, and how LGBT identity today can inform an individual's economic and political views. The myth of gay wealth is also shown to be one of the weapons the extreme-right uses to attack LGBT civil rights, and to divide LGBT people from their political allies. In order to better coalesce with oppressed communities and work for social justice, the LGBT community must deconstruct the myth of gay wealth and the prejudices that fuel it.

All of these topics are merely the tip of the economic iceberg for LGBT people. Other important issues also merit analysis and research: the economic impact of HIV and the prohibitive costs of medication and treatment. The economic plight of LGBT immigrants. Access to loans for LGBT small businesses, and the need for more LGBT venture capital in the new economy. The economic impact of the involuntary institutionalization of LGBT youth in psychiatric hospitals. The development of LGBT senior housing as Baby-Boomers approach retirement age. All of these call for close examination, and each must be considered in any strategic plan for the economic development of the LGBT community. They are, however, beyond the scope of this essay.

This essay is a beginning; it's an invitation to examine the complex relationship between the economy and LGBT people, and to look more closely at the ways LGBT people both suffer and benefit under the current economic system.

The LGBT community is in many ways a community of minorities: people of color, immigrants, women, people with disabilities, poor and working-class people, and, of course, all sexual minorities. The vast diversity of the community is one of its most precious assets; it is a source of tremendous strength, vitality, and political creativity. It also makes coalition building an absolute necessity, and, at times, a formidable challenge.

The community is not well represented by the "gay" image in the media: the wealthy, white, gay male couples who are young and muscular, shop at IKEA, drive Miatas, and fly around the country for circuit parties and cruises. This narrowly defined image of what it is to be gay represents a narrow slice of the LGBT community, specifically those with substantial economic privilege.

As with other oppressed groups, those members with the most privilege often have the most say in what gets defined as a community problem and how that problem is responded to. Yet those with the most power in the LGBT community do not necessarily represent the needs of the community as a whole, particularly the needs of the least powerful members.

The LGBT community will enjoy significant economic and political gains only when LGBT people step back from an ideology that focuses exclusively on sexual orientation and gender identity and, instead, focus their energies on social and economic justice for all. The economic adage that "a high tide raises all the boats" is of no use when so many people are left standing on shore -- unable to afford their own boats or even to buy passage on someone else's. Our political and economic strategies must benefit the community as a whole, not just the privileged few; this will take considerable effort at times, particularly amidst the din of opposition that is likely from some of the community's more powerful members.

To quote one passionate speaker at the Hearing on Economic Empowerment (32), we must “...remember that our community is not just the Castro when we are talking about economic empowerment. It is the Tenderloin. It is Bayview-Hunters Point. It’s the Mission. And we need to gather people from all those communities and make sure we have all of their voices in the decisions we make.”

* * * *

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I am grateful for the suggestions, comments and support I received for this article from Keith Hodge, Amy Huber, Jennifer Rakowski, Marcus Arana, Shannon Minter and Larry Brinkin.

EQ Development Group

**ADVANCING THE ECONOMIC SELF-RELIANCE AND SUSTAINABILITY OF THE
GAY, LESBIAN, BISEXUAL AND TRANSGENDER COMMUNITY**

A NEW NATIONAL INITIATIVE

First Version: July 1996

Current Version: August 2000, Version 1.3

Kathleen M. Connell, Founder & CEO

Jaye Whittaker, Co-Founder & Chief Operating Officer

The EQ Development Group, San Francisco, California

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Brief Highlights of the EQ Development Group History
October 17, 2000

1995-1996—Kathleen Connell and Jaye Whittaker, co-founders of the EQ Development Group, began: reflecting on the economic devastation that AIDS dealt friends and the community; observing the media and the right wing's increasing characterization of the LGBT community as homogeneous and wealthy; and observing other minority communities' renewed calls for an economic base (NAACP, Jesse Jackson, et al). With a life-long commitment to economic development and empowering the disenfranchised, Connell and Whittaker began a focused formulation of an economic development and empowerment strategy by writing, reading and speaking occasionally on this concept.

July/August 1996—Co-founders Connell and Whittaker drafted and finalized the first version of an EQ Development Group white paper with associate Mark Thompson, on which many future iterations are based.

Aug. 1996-Nov. 1997—EQ conducted intensive outreach to introduce and raise awareness about economic empowerment to the community, meeting with and talking to approximately 50-60 (in later years this grew to nearly 100) San Francisco community-based organizations (e.g. BACW, CAPA, Community Center, Digital Queers, FTM International, GAPA, GGBA, GLOE, Harvey Milk Institute, IGLHRC, Larkin Street Youth Center, LYRIC, Lavender Pages, NCLR, Polk Street Merchants, Positive Resource, Project Open Hand, Queer Cultural Center, Queer Latino PAC, SF Renaissance, Tenderloin AIDS Resource Center, Upper Market/Castro Street Merchants Association, Women's Building and many more); community members, activists and leaders; government officials and agencies; and businesses (e.g. Community Empowerment Board, Vice President's Office, NGLTF, Human Rights Campaign, Victory Fund, Institute for Gay & Lesbian Strategic Studies (i.e. Economist Lee Badgett)), and the San Francisco Board of Supervisors.

In addition, EQ began to "test" and express the idea of economic empowerment through the media. Publications that covered the issues included the Bay Area Reporter, San Francisco Frontiers and The Advocate (see attached articles).

EQ began preparing for the possibility of needing to create a formal organization, reserving the EQ name with the Secretary of State, filing a DBA with the San Francisco County Clerk, and securing *pro bono* legal services for non-profit operations from Morrison and Foerster. Later, EQ obtained a fiscal sponsor, and asked individuals to be part of an advisory board, including Lee Badgett, Mandy Carter, James Green and others. As this was and still is an all-volunteer effort, EQ deferred incorporating in favor of working with the San Francisco Human Rights Commission.

November 6, 1997—EQ held a "Community Advisory Meeting" at the law offices of Morrison and Foerster, which was attended by 15-20 community members, including representatives of BACW, GAPA, CAPA and FTM International. Attendees discussed the upcoming Board of Supervisors hearing and strategies for economic empowerment.

November 13, 1997—Having briefed all members of the San Francisco Board of Supervisors, EQ requested and received a hearing on LGBT economic issues and needs, to continue to raise awareness around the issue. Hosted by Supervisor Tom Ammiano and Leslie Katz of the Health, Family and Environment Committee, the hearing was entitled "hearing to assess the economic

needs of the LGBT community.” Representatives of government agencies, such as MOCD and the Mayor’s Office of Housing, testified about how they are or are not effectively serving the LGBT community. Following these testimonies, Kathleen Connell and Jaye Whittaker testified about the vision, goals, outreach and activities of EQ, the economic needs of the LGBT community, especially the need for economic empowerment strategies, and the lack of economic data and minority status.

February 7, 1998—EQ and the Harvey Milk Institute hosted a “Community-Based Hearing” posing to the community “Is There a Hidden Gay Economic Crisis?” The hearing was held at the Metropolitan Community Church (MCC) in the Castro area of San Francisco and was attended by 20-30 people.

May of 1998 (approximately)—The San Francisco Human Rights Commission contacted EQ and invited Connell and Whittaker to join and advise the Economic Empowerment Task Force. As members of the Task Force (and later, Kathleen Connell became a member of the Advisory Committee), the two worked collaboratively with others for two years to: develop a definition and mission of economic empowerment, continue to raise public awareness, and organize and host a hearing before the Human Rights Commissioners, held on May 11, 2000, and focusing on the comprehensive issues that affect the economic empowerment of the LGBT community, including business development, access to capital, employment issues, health, housing education and spirituality.

1998-Present—EQ continues to work with the San Francisco Human Rights Commission’s LGBT Advisory Committee and Task Force. Please refer to the Human Rights Commission minutes and the final Human Rights Committee report on Economic Empowerment for further information.

Mission

EQ is devoted to the economic empowerment of the global gay, lesbian, bisexual and transgender (GLBT) community. Its aim is to enhance the self-reliance and sustainability of the GLBT community by:

- ◆ assessing the economic condition of GLBT people,
- ◆ developing discrete economic strategies for growth,
- ◆ designing the infrastructure through which these plans can be implemented, and
- ◆ cultivating the resources necessary for their implementation.

In an effort to effect social change, EQ seeks to educate the public about the economic condition of GLBT people and about the economic consequences of discrimination against sexual and affectional minorities. Ultimately, EQ seeks to make economic empowerment an important facet of GLBT identity.

Background

Founded in 1996, EQ initiated a dialogue in San Francisco and nationwide about the economic strengths and weaknesses of the GLBT community. Through organizational outreach, community meetings, a San Francisco Board of Supervisors hearing, and media coverage in local and national publications, EQ continues to lead community-wide discussion on many economic issues, including:

- ◆ the economic condition of the community,
- ◆ the need for accurate and comprehensive economic studies,
- ◆ the desire for GLBT-owned and/or sensitive financial and community institutions,
- ◆ an assessment of financial, housing, employment, health, education and other resources, particularly the link between these issues and the economic condition of GLBT people,
- ◆ economic empowerment strategies for capital formation, retention and reinvestment.

By taking a comprehensive view of the community's well-being, particularly via a social ecology framework, EQ seeks to complement existing economic development and empowerment projects, as well as facilitate the creation of new projects by bringing best practices to the attention of the community.

PART II. WHY IS ECONOMIC EMPOWERMENT NECESSARY FOR THE GLBT COMMUNITY?

1. The Economic Condition of the GLBT Community is Unknown

For many decades, gay, lesbian, bisexual and transgender people have been fighting for equal rights in the political and legal spheres. Despite daunting challenges such as wide-spread prejudice and the AIDS crisis, we have won many of our battles. In one fundamental sense, however, the GLBT community has not yet been assessed, either qualitatively or quantitatively, in fundamental economic terms (e.g., income, occupation, housing, health care, education). According to the book *Homo Economics*, "representative data on any parameter of lesbians' and gay men's lives have been nonexistent." Furthermore, there is no discernible economic agenda for this community. At a time when the global economy increasingly determines economic and political viability, it is absolutely vital that a community, which is international in scope, be able to define its economic parameters.

2. Myth: The Gay Community Is Wealthy

"Gay marketing," a phenomenon of the early nineties in which major corporations began to pitch their products to a potentially lucrative niche market, created the myth of a wealthy gay community. More importantly, the radical right successfully used this myth to repeal civil rights protections for GLBTs on the basis that a privileged community does not need "special rights" (e.g., Colorado's Amendment 2 and Oregon's Measure 9). This political effort essentially linked the community's advancement with its economics, a connection that has been largely absent in the community's own civil rights movement, until recently.

While corporate America's recognition of gays can be viewed as a long-awaited validation of our existence, it should not be construed as a sign of the community's universal participation in the economy. According to leading gay economist Dr. Lee Badgett of the Institute for Gay and

Lesbian Strategic Studies, "assertions of high gay incomes are common, but inaccurate, as marketers have confused survey data referring to the readers of gay publications with the demographics of the community as a whole." To speak of GLBT economics is to address a much larger picture. It is to postulate a discrete set of economic practices, conditions and structures that bear a direct relation to the health and general welfare of gay, lesbian, bisexual and transgender people.

3. What Is Known About Our Community

Anecdotally, we know that the GLBT community is as diverse as its heterosexual counterpart; we span all ages, races, genders, religions, socioeconomic backgrounds and geographic locations. Within this paradigm, it follows that some individuals fall in upper income brackets, while most of the population is middle- or low-income. In her essay, "Beyond Biased Samples" (*Homo Economics*, 1997), Dr. Badgett "reports the results of her research on gay men's and lesbians' incomes, based on large-scale social survey data" (National Opinion Research Center, University of Chicago). "Although, as she explains, this set of data has some limitations, her results suggest that gay men's average income is lower than straight men's, and that lesbians' incomes are comparable to straight women's." In addition, in the article "Lesbian and Gay Occupational Strategies" (*Homo Economics*), Badgett and Mary King reveal that, "lesbians...appear to be disproportionately represented in occupations that do not pay well and where the climate is likely to be hostile for an out lesbian." Academicians and activists agree that more research is needed to discover the truth about our economic condition.

Discrimination and Homophobia

For those who choose to come out—and many do not—they often encounter the social, legal and economic manifestations of homophobia:

- ◆ family rejection and/or familial disinheritance,
- ◆ job discrimination (according to the book *Homo Economics* [1997], "in forty-one states, it is still legal to fire an employee solely because he or she is homosexual."),
- ◆ lack of minority civil status,
- ◆ the existence of sodomy laws (still on the books in about eighteen states, where GLBT people can be arrested for engaging in consensual sex, according to NGLTF),
- ◆ recurring emergence of anti-gay initiatives at all legislative levels (making it legal to discriminate against GLBT people in the workplace, in housing and other areas),
- ◆ denial of marriage benefits (Congress' and [the State of California's] passage of the Defense of Marriage Act, which defines marriage as a union between a man and a woman),
- ◆ ex-communication by organized religions throughout the world, and
- ◆ anti-gay violence (still prevalent almost everywhere, even in gay ghettos).

Upon coming out, it is common for GLBT people to immigrate to gay meccas—usually expensive metropolitan areas—to find a safe haven. However, it seems the more visible the community becomes, the more frequent and systematic the backlash responds—no matter where GLBT people live, whether in cities, suburbs or rural areas.

The Cost of the Closet and of Coming Out

Each segment of this diverse community can experience different economic challenges and risks, as the following situations illustrate.

- ♦ **YOUTH:** GLBT youth, who have a higher incidence of suicide than their heterosexual counterparts, often experience family rejection upon coming out, leaving them homeless and unemployed.
- ♦ **ADULTS:** Coming of age, young people navigate the phases of adulthood—securing an education, job and housing—often without the traditional support system of a family. Anecdotal evidence indicates that many fall into low-paying, high turnover careers in the retail, food and beverage, and tourism industries, as well as more tolerant creative fields (e.g., arts, media, fashion, beauty).
- ♦ **MIDDLE AGE:** Middle-aged adults struggle to start businesses, buy homes, and raise families with or without the resources and sensitivity of gay-owned and operated financial and community institutions.
- ♦ **SENIORS:** Older GLBT people face health care, housing and retirement issues, often without the support of family members or gay-friendly geriatric institutions.
- ♦ **MINORITIES AND WOMEN:** These members of the GLBT community frequently face double- or triple layers of discrimination in the workplace and elsewhere (i.e., homophobia and racism, sexism), even within the GLBT community itself.
- ♦ **PWAs AND OTHER ILLNESSES:** People with AIDS, breast cancer, other long-term illnesses or disabilities, fight with myriad health institutions for adequate care and struggle to survive on disability or part-time employment. Such illnesses have sacrificed millions of people in the prime of their lives and careers, at an insurmountable cost to the community.
- ♦ **TRANSGENDER PEOPLE:** Transgender people face extremely difficult situations, from identity crises to gender-confirmation surgery to societal fear and loathing. Transitions occupy years of their lives and thousands of dollars.
- ♦ **LOW- AND MIDDLE-INCOME:** People in low- and middle-income brackets probably account for a substantial proportion of the community—although it is unknown—and systematic homophobia may be a major factor affecting choice of occupation and resulting income level.
- ♦ **INTERNATIONAL GLBT PEOPLE:** Outside of the United States, GLBT people are frequently and blatantly robbed of their freedom, jailed and economically ruined—simply for being a sexual minority.

While these fact-of-life situations are well known within the community, their economic consequences are not. However, their emotional repercussions are recounted again and again in newspapers, magazines and books: stress, substance abuse and other destructive behavior, suicide and homelessness. In fact, the entire coming out process seems to represent a "cost factor" in the gay financial equation, diluting our disposable income and savings rate. Similarly, the closet holds its own set of emotional and economic costs, from managing internalized homophobia to leading a secret life.

Surviving and Contributing

Despite the apparent "costs" of being gay, lesbian, bisexual or transgender, the community perseveres and survives: with only two to ten percent of the world's wealth (based on the same proportion of the population per Yankelovich and other studies), the community has navigated the economic hurdles of eons of discrimination and a major plague. Clearly we have developed a strong portfolio of both tangible and intellectual capital, resources that we often fail to acknowledge. Over the past thirty years, the community has witnessed the founding of community centers, non-profit organizations, foundations, GLBT-owned businesses, and the election of community members to public office. While these achievements offer tremendous support to the community, a comprehensive economic agenda would greatly empower the community as a whole, especially those at risk, and enhance their contribution to society.

PART III. THE ROAD TO SELF-RELIANCE: WHAT NEEDS TO BE DONE?

1. The Third Side of the Pink Triangle: Social, Political AND Economic Issues

Social, political and economic changes all contribute to the well-being of gay, lesbian, bisexual and transgender people. As social acceptance and legal protections grow, GLBT people find it easier to participate openly in the global economy. And, as GLBT people accumulate more financial resources, their social and political influence spreads. While these factors represent three important aspects of GLBT life, their interrelatedness is often overlooked.

Thanks to the cultural and legal accomplishments of the past thirty years, and more recently a booming economy, the community is in a position to make economics part of the gay rights movement and part of the gay identity. EQ holds that a minority community cannot achieve legal parity without becoming economically viable and doing so consciously. In fact, emphasizing the role that GLBT people play in the strength of the economy may have more effectively defeated recent anti-gay initiatives. Furthermore, economic issues can be used to build coalitions with other minorities and all who are interested in social, legal and economic justice—a move that could boost acceptance worldwide.

2. A Comprehensive Focus on GLBT's Economic Well-Being

Economic empowerment, unlike social acceptance and legal protections, can be attempted without changing laws. The community itself can garner the assets and the collective capability to build new engines for development. In fact, specific economic strategies have already been employed:

- ◆ in San Francisco, the City and AIDS service providers created back-to-work programs for people with HIV/AIDS,
- ◆ youth organizations have started job development programs,
- ◆ corporate GLBT employee groups continue to provide solidarity for workers, and
- ◆ professional GLBT business associations continue to help gay businesses enter and participate in the global economy.

These programs provide an impetus for examining the larger questions of our economic condition and for taking further control of our own destiny.

3. Understanding the Issues, Needs and Potential Solutions

Only recently have academics, writers and activists turned their attention to GLBT economics. As a result, an investigation of the myriad issues, needs and potential solutions is merited. Building strong economic foundations for our community means determining what we look like today in economic terms, and developing the strategies, tools and mechanisms for cultivating and expanding our resources as we look toward the future. EQ intends to act as a lead organization in achieving these goals, serving as an innovator in areas that have not yet been addressed, a support to those efforts which have already taken root in our community, and a bridge between the two.

4. Fact Finding

In exploring this new territory of GLBT economics, the community must probe the following questions, among others:

Economic Condition

- ♦ What is the economic condition of the global GLBT community (i.e., domestic partnership status, occupation, income, own/rent housing, health care/insurance, education, family relationship or estrangement, incidents of discrimination, etc.)? How can the economic condition of such a demographically and geographically diverse community be accurately assessed?
- ♦ What percentage of the community is low- and middle-income?
- ♦ How many GLBT people have been affected by discrimination in their jobs, families, housing, health care, etc.? Is there a need to track the number of incidences of discrimination via a national database or other mechanism? Can the cost of discrimination be quantified? What are the costs associated with the coming out process (e.g., therapy, relocating to gay mecca, destructive behavior), as well as those of the closet?
- ♦ How has the AIDS crisis affected the community financially? What can be learned from the AIDS crisis about planning for the community's financial security and sustainability?
- ♦ To what degree is substance abuse a factor in individuals' financial problems?
- ♦ How can the myth of a wealthy gay community be dispelled? Would a national education campaign be successful in promoting a more accurate image?
- ♦ What role does class conflict play in denying GLBT people access to financial resources, employment, housing, education, health insurance, etc?

Financial Support

- ♦ What financial institutions and community resources currently serve the GLBT community (e.g., credit union, bank, employment agency, job training, education, real estate/housing agencies, venture capital, insurance, non-profit organizations and foundations, mainstream businesses, etc.)? Is there a need to establish GLBT-owned and operated institutions, organizations and businesses? If so, how can white-collar crime—the downfall of San Francisco's former gay-owned bank—be minimized in GLBT institutions?
- ♦ Do GLBT people need information or assistance with personal financial planning and/or legal protection of domestic partnerships (e.g., power of attorney, rights of survivorship, hospital visitation rights, etc.)?
- ♦ What other revenue-generating projects, enterprises, institutions or entrepreneurial opportunities might the community employ to build, retain and re-invest capital? Is there a

need for a national telecommunications capability (e.g., national gay cable channel) to aid in the fight for equal rights or simply to appreciate and validate GLBT culture?

Economic Development and Empowerment Strategies

- ◆ What economic development and empowerment strategies and best practices have other "minority" communities employed to improve their self-reliance? Given that GLBT people are not geographically centralized, are traditional economic development strategies effective for this community?
- ◆ How can existing economic empowerment projects be incorporated into a broader economic plan or movement?
- ◆ What other strategies could be employed or invented?
- ◆ What kinds of strategic alliances can be built within the community as well as with other minority communities?

Improving the general welfare of gay, lesbian, bisexual and transgender people requires that we develop an understanding of the issues above, as well as others the community chooses to address. *Once a clearer picture of GLBT economics emerges, the community can turn its focus to creating and implementing a comprehensive economic plan—a road map to economic empowerment and self-reliance.*

PART IV. HOW DO WE GET THERE?

1. Community, Collaboration and Coalitions

EQ is committed to working collaboratively and inclusively, in an attempt to ignite an international GLBT economic empowerment movement. At this time, the initiative is in its infancy. A few academics, activists, and business people are already working in this area, as noted earlier. EQ has conducted much outreach via community meetings and publicity, and determined that a majority of the community is either occupied by other issues or unaware of the need. Nonetheless, all segments of the community—rich and poor, white and people of color, men and women, young and old, healthy and disabled, white-collar and blue-collar—have much to contribute and much to gain from new economic empowerment strategies. In the context of social, legal and economic justice for all, this diverse community is capable of working together on a multi-issue cause. The key is creating an inclusive vision in which all segments of the community can claim ownership and in which no one segment is competing with another. Coalition building will be crucial in implementing this broad vision.

2. A Summit Is A Proven Vehicle

A breakthrough activity is needed to ignite this new movement and, as political theorists say, to create a new community *gestalt*. A summit, as a methodology to bring people together, is widely used to bring visibility to an issue and key players into a dialogue (and hopefully long-term collaboration). It is EQ's hypothesis that economic issues can capture both imagination and resources, as it is a fundamental theme underlying, yet unexplored, in gay life. Therefore, EQ seeks to hold the first international GLBT economic summit.

The summit is designed to raise awareness and create highly leveraged momentum for the GLBT economic empowerment movement. This multi-faceted event will take place over a two or three-day period and be broadcast via the Internet and video-conferencing for those unable to attend. It is an attempt to involve the broadest cross-section of the community, as well as others outside of

the community, in a dialogue about substantial economic issues. EQ will tap the following prospective participants, as well as anyone else who desires to become involved:

- ◆ Local, state, national and international leaders and community members;
- ◆ Representatives of various segments of the GLBT community such as youth, seniors, women, transgender people, minorities, people from other countries, people with AIDS, low- and middle-income, among others;
- ◆ Professionals in fields such as economics, economic development, anthropology, sociology, psychology, education, politics, activism, financial planning, banking, real estate and housing, insurance, entrepreneurship and business development, venture capital, law, government, and city planning, among others;
- ◆ Representatives of other underserved communities;
- ◆ Those working in economic development or economic justice.

Summit Agenda

Once gathered at the summit, these individuals will begin to identify the economic strengths and weaknesses of the community, and address the questions outlined in section III, as recaptured below in brief:

- ◆ What is the economic condition of the GLBT community and/or how can it be accurately assessed?
- ◆ How has the community been affected financially by discrimination, homophobia and AIDS?
- ◆ How can the myth of a wealthy gay community be dispelled, and a more accurate image promoted?
- ◆ What financial institutions and community resources currently serve the community, and is there a need for GLBT-owned and operated ones?
- ◆ What other economic empowerment strategies or revenue-generating projects might the community employ to enhance economic self-reliance and to build, retain and re-invest capital?

3. The Outcome: An Economic Road Map

In discussing these and other relevant issues, summit participants will begin outlining an appropriate economic road map for the GLBT community. This road map will identify problems and needs, set goals, objectives and strategies, and determine a process for implementation.

After setting a context for GLBT economics, the summit will break out into smaller workshop sessions, where participants will explore issues specific to their area of expertise (e.g., economics, community development, job development, business development, financial planning, housing/real estate, education, health care and insurance). In addition, EQ will encourage a multi-disciplinary approach in each workshop, to ensure that an issue is examined from all sides. Each workshop will produce a part of the overall road map regarding a specific issue. The final road map will contain written recommendations for commencing economic empowerment projects.

Potential recommendations might include:

- ◆ Commissioning statistical studies of the community's economic well-being;
- ◆ Gathering data on discrimination in employment, housing, education, health care, access to capital, insurance and other areas, and establishing a mechanism for tracking such incidences;
- ◆ Creating comprehensive, community business plans, allowing all members of the community to enjoy, participate in and positively impact its growth and development;
- ◆ Building an infrastructure to facilitate the flow of information and the creation of economic empowerment projects;
- ◆ Building strategic alliances or coalitions inside and outside of the community;
- ◆ Holding additional community meetings or conferences to involve more community members or gather more information;
- ◆ Launching a national education campaign about the GLBT economic condition;
- ◆ Establishing new institutions and/or resources to improve and/or create opportunities in employment, housing, education, legal aid, health, personal and business finance, business incubation and development, etc.

Such recommendations will serve as a basis for launching an international economic empowerment plan.

PART V. CONCLUSION

Life as a gay, lesbian, bisexual or transgender person is full of contradictions. We have come a long way towards achieving equal status, but daily discrimination and homophobia reminds us that we have much more to accomplish. In the words of gay activist Urvashi Vaid, we are living in "a state of virtual equality," where we "possess some of the trappings of full equality but are denied all of its benefits":

"We participate daily in every community, culture, profession, and corner of the earth—but we are forced to deny that we exist, to keep silent about our sexual orientation, and to be ashamed of loving members of the same sex. Gay men and lesbians work alongside their heterosexual counterparts in every job and type of employment in the world, but the condition for keeping these jobs is pretending not to be gay or lesbian. We pay taxes, yet our government denies gay people its public embrace, access to its programs, and its protection. Government leaders either ignore us, sell us out, or sanction bias that deliberately tries to exclude us from full participation in our nation's political and cultural life." — Virtual Equality, 1995

These realities of GLBT life have a significant affect on our economic condition and our ability to participate fully in the global economy. The time is ripe to recognize both our strengths and our weaknesses, and work towards economic empowerment and self-reliance. History has shown us that we cannot always rely on others. Experience tells us that we *can* take charge of our own destiny.

Source referenced: *Homo Economics*, Amy Gluckman and Betsy Reed, editors, Routledge, 1997.

EQ gratefully acknowledges the initial input of Mark Thompson.

For more information on the EQ Development Group or the First International GLBT Economic Summit, contact:

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Thank you.

BAY AREA REPORTER

New group focuses on queer economic development

Supervisors to hold hearing November 13

by Cynthia Laird

A new San Francisco-based organization started by two lesbians, EQ Development Group, is responding to a lack of strategies that build gay economic institutions and opportunities by pioneering an ambitious set of economic development initiatives, and is seeking support from people interested in the issue.

Supervisors Tom Ammiano and Leslie Katz have scheduled a hearing to discuss gay economic development on Thursday, November 13.

EQ's chief executive officer and founder, Kathleen Connell, no relation to the California Treasurer, said that one of EQ's priorities is to build a community consciousness about the importance of economic development in the queer community.

"It's our contention that the civil rights arena, the cultural arena, and economic development are inseparable, like three legs of a stool," Connell told the B.A.R.

Connell and Jaye Whittaker, chief operating officer, decided to start EQ Development Group based on their philosophy that in order to make progress on other fronts, it's important to focus on the fundamentals of community prosperity.

"In the post-Stonewall era, the gay, lesbian, bisexual, and transgender [GLBT] community has developed cultural identity and civil rights initiatives. These are critical to our survival and to ending discrimination," Whittaker said. "Now, EQ intends to bring out economic issues to the front burner, to ignite a queer economic development movement."

Connell said that for the last 20 years, she has been forced to watch "scores of friends in the prime of their lives transformed from hard-working, creative people with dreams and aspirations, to dependent individuals who experience horrible AIDS deaths, many in squalor and poverty.

"I don't want the next generation of my people, when confronted by illness, homophobia, or other major challenges, to be without resources. One alternative is to take charge of our own destiny," Connell said. "We need to create more economic security and a self-reliant mentality within our community now."

How to help

EQ is beginning to lay the groundwork in San Francisco. Connell and Whittaker have submitted proposals to the Mayor's Office of Community Development to assess the economic condition of the queer community in San Francisco, and to develop and implement a strategic economic development plan that addresses the needs of the community. In the course of completing the plan, EQ hopes to establish partnerships with other organizations, government agencies, businesses, and individuals. Once the plan is completed, Connell hopes it will serve as the basis for public policy and community-based economic development initiatives.

Most immediately, Connell said people who are interested can help in three ways: those with expertise or interest in queer economic development can contact her; people can attend the November 13 hearing and address the supervisors committee regarding queer economic development issues here; and people can encourage local elected and appointed officials to embrace queer economic development strategies as the next cutting-edge issue the city should support.

Ammiano said he's behind the efforts of EQ. "Like any minority group, gays experience the repercussions of many stereotypes; all gay men are wealthy and white, and all lesbians have their own sitcom. Come on! In San Francisco, most gays cannot afford to own a home.

"Yet we live here because we feel safe," Ammiano said, "in our promised land, so to speak. Every week, gay people of all backgrounds migrate to San Francisco, and the city needs new institutions and strategies to cope with the economic challenges faced by these people over the course of their life span."

Connell said she thinks the community's reliance on government because of the AIDS epidemic placed the gay community "in a dependency relationship overnight. I would like to break that habit, if you will, so that people have some sort of self-reliance. I think there are self-esteem issues built into this, too," she said.

Diversity understood

EQ also plans to identify and assess the impact of economic discrimination in the gay community. For example, Connell said the federal government offers no job training programs, no loan programs, and no consideration in programs, even as many in government acknowledge that discrimination against gays creates a double disadvantage. She said EQ will attempt to open a dialogue with the Clinton administration through Congress on this issue.

EQ is also inclusive. "When I say 'gay community,' I mean the most inclusive sense," Connell said.

"It's important to understand the economic diversity of the GLBT community and the challenges faced by many in the community," Katz said. "Economic issues will become more and more important as the GLBT civil movement moves forward."

Once EQ gets established, Connell said they plan to deliver their message of self-reliance the road throughout the state and to other countries. "We want gay people to have an opportunity to become visible players in the global economy," she said.

The board of supervisors' November 13 hearing begins at 10 a.m. in the fourth floor committee room at City Hall, 401 Van Ness Avenue. For information about EQ Development Group, call Kathleen Connell or Jaye Whittaker at 333-4164 or e-mail: eqsphere@flash.net

BAY AREA REPORTER

Serving the Gay & Lesbian Community for more than 26 years

Vol. 28 • No. 6 • 5 February 1998

Forum on queer economic development

by Cynthia Laird

Community members are invited to a forum on economic issues in the local queer community this Saturday, February 7, in San Francisco. The afternoon meeting, held by the EQ Development Group and the Harvey Milk Institute, will seek to answer a question posed by Kathleen Connell, EQ's founder: "Is there a hidden gay economic crisis?"

The afternoon discussion is part of EQ's ongoing effort to get feedback from the gay, lesbian, bisexual, and transgender community on an aspect of queer life that has long been ignored: the economic impact of discrimination against sexual minorities and the economic fallout from AIDS. The meeting is open to the public. Connell said that Supervisor Tom Ammiano will be a featured speaker.

"It's time for everyone to become more aware that many gays and the entire community are at-risk economically," said Connell. "With respect to owning our own homes, access to financial resources, communications, and consideration in government con-

tracting ... we do not have an adequate share of the America that we help to build."

Connell and Jaye Whittaker, chief operating officer at EQ, plan to develop a comprehensive economic development plan; both have emphasized such a plan should be an inclusive, community-wide effort. EQ has joined with the Harvey Milk Institute, which is one of the largest queer studies organizations in the world. In the course of its organizing, EQ intends to build partnerships with other organizations, government agencies, businesses, and interested residents.

At the meeting, EQ will roll out some of its ideas in addition to receiving community input. Whittaker said some areas of particular concern include: community control of an economic development planning process; ownership of, in addition to access to affordable housing; establishment of economic and financial institutions to support business start-ups, job creation, home-buying, education, capital formation and retention, and investment; and creation of a state-of-the-art communications infra-

structure for the local, national, and global queer community.

The Saturday meeting is one of EQ's first community actions. Last November, the organization introduced the concept of gay economic development at a meeting of the San Francisco Board of Supervisors' Health, Family, and Environment Committee. "Imagine if gay people, starving for positive, honest images of themselves, owned and controlled a piece of the broadcasting and telecommunications pie, instead of huddling around the television every week to see if Disney is going to allow Ellen DeGeneres to stay on the air," Connell said.

Last July, EQ submitted two formal proposals to the Mayor's Office of Community Development to assess the economic condition of San Francisco's queer community, and to develop and implement a strategic economic development plan that addresses the needs of the community. ▼

Saturday's meeting is from 1 to 3 p.m. at MCC-San Francisco, 150 Eureka Street. For more information, call Whittaker at (415) 333-4164.

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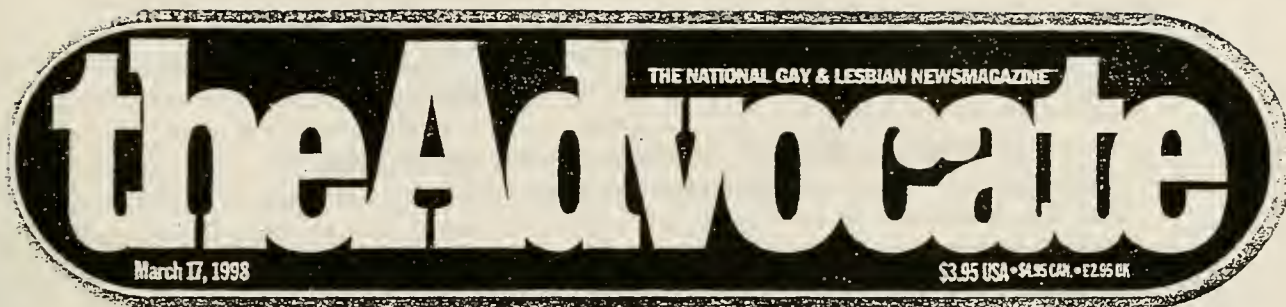
NOVEMBER 6, 1997 ■ VOLUME 16, ISSUE 14

Queer Economics Goes Big Time

The economic future of the gay, lesbian, bisexual and transgender communities is on the agenda. Supervisor Tom Ammiano has scheduled a hearing Nov. 13 at the board of supervisors' Health, Family and Environment Committee to investigate the current economic status of the queer community, see what community-development grants are available and lay the groundwork for a strategic economic plan to address the needs of the community.

"My main concern is not to just look at the Castro area—not just white people—so there is real diversity available," Ammiano said.

Ammiano was approached about the hearing by Kathleen Connell, CEO of the EQ Development Group. Connell founded EQ on the idea that the ability of any community to advance a civil-rights agenda, as well as maintain a vibrant culture, is inextricably linked to its economic health. She argued that without economic strength, other advances are much more difficult to attain. EQ was founded as a not-for-profit group dedicated to advancing the queer community's economic base. "EQ's role in the hearing will be to educate the community and the board of supervisors about the vital importance of evaluating, building and reinvigorating an economic base in the gay community that supports our community members," Connell said. —TK



the Advocate Report

Money

THE GAY DOLLAR **Economic summit planned**

A San Francisco organization promoting economic self-reliance for the gay community is calling for what it says will be the first-ever "queer economic summit" to be held in San Francisco in early 1999.

The nonprofit **EQ Development Group** hopes to bring people together to discuss, among other things, how economic issues play an important role in civil rights struggles, said EQ founder **Kathleen Connell**. No minority group "has ever achieved legal parity without becoming economically viable and doing so consciously," Connell said. The February 10 vote that repealed gay rights legislation in **Maine** may have turned out differently, she added, if voters had been shown the part gay men and lesbians play in the strength of Maine's economy. For more information about EQ and the planned meeting, send E-mail to eqsphere@flash.net.

**SAN FRANCISCO HUMAN RIGHTS COMMISSION
LESBIAN GAY BISEXUAL TRANSGENDER ADVISORY COMMITTEE
ECONOMIC EMPOWERMENT TASK FORCE**

INITIAL REPORT AND RECOMMENDATIONS

JANUARY 27, 2000

The Lesbian Gay Bisexual Transgender Advisory Committee (LGBTAC) of the Human Rights Commission is mandated by statute to advise and advocate for LGBT people in San Francisco. The Committee is highly regarded for its history of advancing the civil rights of LGBT people in San Francisco and serving as a model for other cities and states in matters pertaining to the civil rights of the LGBT communities. The committee provided early advocacy for domestic partners policy, was instrumental in advocating for one of the first statutes to protect the civil rights of transgendered people, authored an historic ordinance to protect the rights of LGBT people within the San Francisco school district, and has implemented the Equal Benefits Ordinance. In Fiscal Year 1999-2000, the Advisory Committee began to work on a long-range goal to facilitate projects that improve the economic condition of LGBT people in San Francisco, and voted to form a Task Force on LGBT Economic Empowerment.

LGBT Economic Empowerment is an umbrella term that refers to all the efforts that help LGBT individuals, and the community as a whole, become economically self-reliant and lead fully actualized, sustainable lives in San Francisco. Economic Empowerment is based on the premise that, contrary to the generally-accepted myth, the LGBT community is not universally wealthy, but rather is economically diverse. Furthermore, the community's economic condition is inextricably linked to its civil rights and acceptance by society: social, political and economic advancement are interrelated in that progress on one front cannot be achieved without progress on another. While the community has survived eons of discrimination, endured a major plague, and won many political and legal battles, our community continues to struggle for equality and equal opportunity in housing, employment, education, health care, and other areas. Thirty years after the birth of the modern LGBT civil rights movement, we still do not have a clear sense of our economic well-being (e.g., income, occupation, housing status, domestic partnership status), nor do we fully understand the implications of the costs of being lesbian, gay, bisexual or transgender (e.g., discrimination, self-destructive behavior, familial abuse and/or disinheritance, relocation to a tolerant city, choice of occupation in tolerant low-paying professions, etc.).

We recognize that LGBT people come to San Francisco because they are attracted by an historical tolerance for our community. In this respect, San Francisco is an "Ellis Island" for many queer people. More than twenty years after the death of Harvey Milk, our community is at a critical turning point in San Francisco. We are positioned as a permanent part of this city. Yet, we face many obstacles to becoming active, welcome participants in the economy, and in society in general. Therefore, the time has come to identify our economic needs, discuss our strengths and weaknesses, develop strategic alliances with those already working towards economic justice, and create new, progressive strategies to advance our economic status. We believe that every LGBT person should have affordable housing, the best job to fit their abilities, the education that assists their life goals, health services that accommodate their special needs, and support if they encounter discrimination. LGBT people should feel comfortable and encouraged to live in San Francisco, so that our population cannot only maintain itself, but also continue to grow, gain political clout, and advance our civil rights.

The Economic Empowerment Task Force will work with the LGBT community to identify and articulate the economic needs and aspirations of our community. We recognize that the LGBT community contains people of all ages, races, socioeconomic backgrounds and sexual identities, and we advocate for equal opportunity for everyone in our community in the areas of job training, employment, education, residential and commercial housing, investment and business loan assistance, and culturally sensitive health care. We maintain that all LGBT people do not presently have access to existing government, non-profit or commercial services because: (1) there is inadequate outreach to our community, and (2) we have not articulated how these agencies can adequately reach and serve our community. Furthermore, we believe that the community has not adequately addressed ways in which it might employ economic development strategies to become more self-reliant.

The ultimate goal of the Economic Empowerment Task Force is to open access to existing services and to facilitate the development of new infrastructure or projects, as needed, to ensure that LGBT people find it economically feasible to remain in San Francisco for their entire lives. We will work with individuals and organizations that are already working in the area of economic empowerment, offering to convene them as a task force to improve their efficiency. Examples of such work that the LGBT Advisory Committee embraces include the EQ Development Group, and the Mayor's Office of Community Development's recent efforts to improve LGBT access to their funded projects. We also anticipate that the new Community Center may become a focal point for these and similar projects that help our community. The Committee pledges to advocate for the above projects, and to help secure City support for projects that meet the goals of improving our economic empowerment, self-reliance and sustainability.

Recommendations from the Initial Report, January 2000

The Lesbian Gay Bisexual Transgender Advisory Committee recommends the following:

1. Proceed with community hearings and follow-up hearings with the Board of Supervisors.
2. Seek funding to do a comprehensive study of various facets of the economic condition of the LGBT community. At a minimum, include an assessment of financial status, housing, employment, health-related economic issues, education, and other areas of investigation.
3. Lead the formation of a LGBT community business plan encompassing development strategies for community capital formation, retention and reinvestment.
4. Develop an advocacy plan for outreach to city, state and federal funding sources to better utilize the billions of dollars available to San Franciscans. Include the LGBT community in the utilization of such funds.
5. Incorporate social and political issues of the LGBT community with economic issues and the resultant cultural manifestations, which are not currently well understood. This integration could result in a more holistic understanding of the causes (and cures) of LGBT strife and oppression.

APPENDICES

Appendix One: Survey taken from the “San Francisco Human Rights Commission Lesbian, Gay, Bisexual and Transgender Advisory Committee, Economic Empowerment Task Force, Initial Report and Recommendations,” January 27, 2000.

Appendix Two: Written testimony from the May 11, 2000 Public Hearing.

Appendix Three: Excerpt from “Income Inflation: The Myth of Affluence Among Gay, Lesbian, and Bisexual Americans,” by M.V. Lee Badgett. Published by the National Gay and Lesbian Task Force and the Institute for Gay and Lesbian Strategic Studies, 1998.

Appendix Four: Public Hearing Flyer

Appendix Five: News Release

Appendix Six: Public Hearing Agenda

Appendix Seven: Bibliography of articles and books on LGBT economic issues.

LGBT ADVISORY COMMITTEE SURVEY

In order to get some idea of economic demographics and concerns, the Task Force designed and distributed a survey to the full membership of the LGBTAC. Acknowledging that the survey results were in no way scientific, and that the membership could not be considered truly representative of the lesbian, gay, bisexual, and transgender communities, the instrument was useful in identifying issues and concerns and in involving the membership in the project in a more personal way. The survey is attached to this report.

Information About Survey Respondents

Eleven (11) people out of 19 members responded to the survey, and contributed additional answers during Committee meetings. Eighty percent of the respondents were Caucasian, ten percent were Asian and Pacific Islanders, and another ten percent were people of color. Seventy percent identified as gay and ten percent identified as queer. Males comprised sixty percent of respondents and thirty percent were female. Ten percent of the respondents were trans-identified. There was no one under twenty. Two are between 20-29 years old, two are between 30-39, four were between 40-49 years old and one was over 50. Educational background of respondents include: fifty percent have BS degrees or some BS credits, forty percent have masters or some other graduate work, and ten percent are on the doctorate level or have some post masters work. As for the time the respondents have lived in the City: forty percent have lived in San Francisco for about 1 to 4 years. Ten percent have lived in the City for about 4 to 8 years. Another ten percent have lived in the City for about 9 to 18 years; and forty percent have lived in the City for more than 18 years.

The Committee again noted that the demographic data gathered from these 11 responses do not show a cross section of the LGBT community. It was suggested that other means of gathering information be used, such as a focus group. It was observed that if this group has encountered obstacles, certainly other less privileged groups have probably encountered more obstacles.

The survey responses reflect that almost all of the Lesbian Gay Bisexual Transgender community has experienced discrimination. The Task Force cumulated the responses and reported at a series of LGBTAC meetings, as follows:

Economic background, past and future

- Respondents are lower middle or upper middle class and most aspire to be middle class.
- A question is raised by the Respondents' belief that the LGBT community is spread equally across classes.
- The responses suggest that within the LGBT community there is some difficulty in answering questions about economics. Asking "what access does your class afford you?" might yield a more valuable response.

The relationship of economics to employment

- Employment is a good way to affect one's economic status.
- All respondents felt that their job choices were affected by being LGBT because of experienced and feared discrimination; consequently, greater legal protection is needed.
- Respondents reported that most of their jobs were found through informal networks, which raises the question of the necessity of formal networks if informal networks are insufficient.

The relationship of employment to education

- There was not much of a range in responses to questions about the relationship of employment and education, perhaps due to similarity in the educational opportunities available to Committee members.

How economic status affects financial resources

- This question was answered least well, perhaps because it was not understood.
- We need more education about the resources to which other groups have access.
- We are at the beginning of the curve in response to economic inequities; we must go further than boycotts.

The relationship of economic status and security

- Respondents made a strong connection between economic status and security, suggesting that LGBT people must pay greater attention than some groups to protecting their economic status.

General observations

- There is very little empirical data on the economic status of LGBT people.
- More programs are needed in this area to provide education about financial resources and common definitions, and to identify the economic empowerment issues facing the LGBT community.

The question of economic empowerment is not solely a problem, but is also an opportunity to identify the LGBT community's strengths, learn from the models in other communities, and create resources that go beyond governmental programs.

Discussion took place regarding the economic impact of Costco and chain stores. It was suggested that instead of reacting from a crisis mode, such as boycotting, the LGBT community could learn from other communities that have had a positive role in community development.

Regarding economically empowered communities, it was noted that place-based models that simultaneously address housing, employment, education and social services have worked, but that this approach may not be as successful in the LGBT community because we aren't all in the same place. Ethnic groups and family networks cultivate economic empowerment and the LGBT "family" could create formal networks such as the LGBT Community Center. A successful model of resource development is demonstrated by the Commission's formal assistance to the LGBT Community Center in setting goals for issues such as community involvement and outreach. This point has been made by studies such as those examining the success of community resources within the Caribbean Black population.

Housing and economic background, The Past

- Respondents made housing decisions based primarily on property owner and roommate comfort with LGBTs, safety from discrimination, and cost.
- Housing was found by walking in the neighborhoods where housing was sought, bulletin boards, rental listing services, and the newspaper.
- Some of the obstacles to finding housing were discrimination encountered as a result of being LGBT, lack of family support for housing assistance such as wedding gifts, and the high cost of housing requiring exhausting savings and selling possessions.

Housing and economics, The Present

- Acceptance and safety remain primary criteria in housing decisions, so San Francisco, especially certain areas, is the most desirable location; however, the prohibitive cost of San Francisco housing makes it difficult, if not impossible, to live here.
- Renters want to become homeowners to reduce the fear of losing their leases and having to try to find other affordable housing.
- Three respondents are happy with their housing, but the reasons are not clear.

Housing and economics, The Future

- Most respondents want to remain in San Francisco for LGBT support and safety, but may be unable to due to high housing costs.
- Age and illness could determine whether San Francisco is affordable.
- One respondent intends to relocate to the East Coast for graduate school.

Suggestions for Improvement

- Assistance for first-time homeowners.
- Targeted loan programs that are LGBT-friendly.
- Governmental protections around LGBT youth shelter, zoning and development, tenant rights.
- Community organizing and information sharing around diversity in a large city, desirable neighborhoods and good property owners, regional politics, and how to handle economic empowerment.

Key Questions

- Why are some people happy with their housing?
- What strategies will improve housing affordability and encourage residency in San Francisco?
- What other housing needs are not addressed by survey?

Issues raised in committee discussion included:

- Many people must have roommates to afford housing.
- Legislated residency requirements could be changed to allow people who can't afford to live in San Francisco to be members of the LGBTAC.
- San Francisco risks its diversity if it fails to address housing cost issues.
- San Francisco is becoming polarized into "haves" and "have-nots."

Economics and Health:

- Greater response is necessary to accurately represent the LGBT community.
- Some of the obstacles facing LGBT people are lack of health information on lesbian and bisexual women around sex and transgenders, substance abuse, mental health problems, lack of care, absence of domestic partner benefits, and "managed care" approach to providing healthcare.
- Seven respondents did not note any impact of health on economic empowerment; however, one respondent pointed out that immigration status is dependent on remaining HIV-.
- The respondents expressed concern about discriminatory attitudes in healthcare providers.

Employment and Education

Excerpts of answers to relevant questions were reported as follows:

How did being LGBT affect your choice (or lack of choice) for employment?

All respondents wrote being LGBT had an impact. A respondent wrote it is "important to be comfortable in the workplace." Another wrote, "I didn't want to set myself at odds with a 'judging' status quo." Another respondent wrote, "The desire to make a difference was strongly influenced by my orientation."

What networks/resources/programs did you use to find a job?

Other than the usual "colleagues, contacts from past jobs, temp agencies, internet, job ads", respondents cited the Women's Building and the Lavender Pages as resources.

What would help you improve your job situation?

- Some responses included: "more queer-run enterprises", "more formal outreach programs coming from the LGBT community, like career and housing groups at our new community center", "more sensitivity training and awareness."

Do you consider your job ideal?

- Out of nine respondents, seven wrote their jobs were satisfactory. One respondent wrote that there is a need to have more support for LGBT people.

Did or does your status as LGB and/or T affect the amount of education you received or want to receive?

Six respondents out of nine wrote 'no'. One respondent wrote, "Being at the university was kind of a good hiding place." Another respondent wrote, "because of sexual orientation status I had to quit high school."

Have you encountered instances of individual, societal, or legal discrimination and how has that affected your employment and educational opportunities?

Seven out of nine respondents wrote 'yes'. One respondent was not considered for a job in San Francisco because he was an 'out' gay man. Another respondent wrote that excessive emotional anxiety resulted in quitting the job.

What kind of public and private resources are needed to enhance economic empowerment in the LGBT community?

Responses included: "a survey of LGBT-friendly places to work"; "protections against employment discrimination especially by public entities"; "public research identifying the needs and unique problems of LGBT people before public/private resources can be created"; "a non-profit center that helps LGBT people adjust to living and being LGBT in San Francisco and maintaining those adjusting skills."

Discussion highlights: The LGBT Community Center seems to be one of the more feasible sites the community can use to contribute to its economic empowerment. City College is in negotiations with the community center to provide training classes and certainly job searching and counseling will be part of these training classes. Non-profits doing employment work for LGBT youth include Queer Youth Training Collaborative, serving LGBT youth under 18 where CUAV is the lead agency; LYRIC; Young Women's Development; New Village; and Bay Positives. Seven out of nine of the highly accomplished respondents have experienced job

discrimination. Focus groups may not be the most effective way of gathering the economic information from the community. If demographic data were collected separately from economic information, there might be more interest from the community to participate in a survey. However, this process may lose relevant data correlation. Focus groups can incorporate questions inquiring about the inappropriateness and offensiveness of questions pertaining to economic information.

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INCOME INFLATION:

THE MYTH OF AFFLUENCE AMONG GAY, LESBIAN, AND BISEXUAL AMERICANS

By M.V. Lee Badger Ph. D.

REPORT SUMMARY:

A MORE ACCURATE IMAGE OF GAY, LESBIAN, AND BISEXUAL INCOME

EVERY DAY, WE ARE BOMBARDED WITH STATISTICS from many directions and countless sources. Statistics tell us, for example, that during one month unemployment held steady at 4.6%; that on a given day the Dow Jones Industrial Average shot up 167 points; and in the United States, 13.3% of people live in poverty. The unemployment rate, stock market indexes, presidential approval ratings, and the level of inflation are just some of the many numbers that enter our lives through the news media. In turn, these numbers help shape our impression of what kind of world we live in.

But although statistics ask us to take them at face value, they are not uniformly reliable. Numbers can be collected in an unscientific and biased manner or taken out of context and distorted by those who report them, particularly in the case of controversial social and political issues. Good consumers of statistics understand both the source of the information they are examining and the method by which those numbers were gathered. Only through the careful consumption of statistics can anyone be sure they are getting a full picture of an issue at any given time.

This report closely examines several sources of information about the incomes of gay men, lesbians, and bisexuals, pointing out the serious flaws in some studies and analyzing other more scientifically credible data sources. By contrasting such flawed surveys with emerging data from representative groups of gay, lesbian, and bisexual people, we will begin to sketch a surprisingly complex economic portrait that undermines the common stereotype of gay Americans as an affluent elite. Among this report's findings is the actual diversity of economic life among this population and the reality that lesbians and gay men earn no more than heterosexual people; indeed, in some cases gay men appear to earn less than comparable heterosexual men.

Finding Real Facts Amid Flawed Figures

IF YOU WONDER about the need for care in interpreting statistics, consider the following. A group of people is surveyed as they gather at a series of rallies to discuss their shared beliefs and demonstrate their seriousness about social issues. The survey reveals that the typical person in this group has a household income of \$48,000, which is much higher—35% higher—than the typical American household's income of \$35,500.¹ Can we assume that the average individual who might share the beliefs of that organization has an annual income of \$48,000? Should we conclude that individuals sharing the beliefs and lifestyle of the organization are simply an economically elite group of people?

The answer to both questions is no. In this case, the average income of \$48,000 came from a survey of men attending rallies held by the Promise Keepers, an organization of fundamentalist Christians.² We should not conclude that the typical fundamentalist Christian has an average household income of \$48,000 since the Promise Keepers' rallies only allow men to participate and attract only a subset of fundamentalists. Furthermore, we should not conclude that the Promise Keepers are part of an economic elite since those attending the rallies are likely to be drawn from the higher income segment of fundamentalist Christians who can afford the travel costs and entrance fees. Given these circumstances, the high average incomes of rally attendees are not surprising, and we should not apply those income figures to all fundamentalist Christians or even to all Promise Keepers.

While no one has yet drawn such conclusions about the Promise Keepers from these surveys, various observers have misused statistics gathered with very similar methods to draw equally unsupportable conclusions about the economic status of gay, lesbian, bisexual, and transgendered (GLBT) people as a whole. (It is important to note that surveys only infrequently measure the responses of self-identified bisexuals and rarely, if ever, that of transgender Americans.) Surveys purporting to show that gay men and lesbians are an affluent elite in the United States have been cited in numerous contexts, including those on all sides of gay political issues.

Some use statistics to claim that gay people are seeking what have been termed "special rights." Law professor Joseph Broadus testified before Congress against including sexual orientation as a protected category in civil rights laws: "Homosexual households had an average income of \$55,400 compared with a national average of \$36,500. This is not the profile of a group in need of special civil rights legislation...It is the profile of an elite."³ In his dissenting opinion supporting an anti-gay referendum, Supreme Court Justice Antonin Scalia argued that gay people are politically powerful since "those who engage in homosexual conduct tend to...have high disposable income."⁴

Others use misleading statistics on gay incomes to further pro-gay opinions. The National Gay Newspaper Guild's recent ad touting "Gay Market Muscle" shows a well-dressed, young, white man flexing his bicep to represent the high average incomes of readers of the Guild's papers, an effort to entice advertisers without distinguishing clearly between their "readers" and GLBT people overall. Indeed, workplace activists argue that companies will be more successful in marketing to the highly desirable gay market if the companies adopt policies of fair treatment for these employees. As with the Promise Keepers data, the gay marketing survey data is incorrectly used to describe all GLBT people and implies that all of these individuals are part of the high income segment of gay Americans.

In truth, comparisons of the economic status of lesbian, gay, and bisexual people with that of heterosexual people in the United States offer the following very consistent findings, findings that we will explore in some depth in this report:

- Gay, lesbian, and bisexual people do not earn more than heterosexual people.
- Gay, lesbian, and bisexual people do not live in more affluent households than heterosexual people.
- Two studies suggest that gay men earn less than similarly qualified heterosexual men.
- Gay, lesbian, and bisexual people are found throughout the spectrum of income distribution: some are poor, a few are rich, and most are somewhere in the middle, along with most heterosexual people.

What's Wrong with the Marketing Numbers?

THERE IS NOTHING WRONG WITH MARKETING SURVEYS, provided they are interpreted in the appropriate way. Over the last ten years, marketing companies have commissioned studies of gay and lesbian consumers to aid efforts to sell marketing services such as list rentals and advertising space in gay publications. In particular, two research firms, the Simmons Market Research Bureau and Overlooked Opinions, have conducted surveys that are often cited as "proving" that gay men and lesbians have higher incomes than the average American. A closer look at the work of those firms shows that such general conclusions about the gay community are not warranted by the data.

The Simmons survey is cited most often, thanks to a 1991 article about the survey in *The Wall Street Journal*.⁵ Rivendell Marketing, a company that sells advertising space in gay and lesbian publications, commissioned the Simmons Market Research Bureau to survey readers of gay magazines and newspapers. The men and women who responded to this first survey in 1988 had an average annual personal income of \$36,900 and a household income of \$55,430 in 1989, far higher than the typical American worker or household that year. A 1992 survey of readers from the six papers in the National Gay Newspaper Guild showed even higher incomes: \$41,300 for individuals and \$63,700 for households.⁶ The most recent Simmons study, conducted in 1996, found that 28% of gay people surveyed had personal incomes of over \$50,000, and 21% were in households with over \$100,000 in income.⁷ Done in conjunction with the Mulryan/Nash advertising agency, the 1996 study drew respondents from the mailing lists of a political organization, a mail order catalog, and a credit card company.

Overlooked Opinions (a now defunct marketing organization) compiled a list of lesbian and gay people from sign-up sheets at events, such as the 1993 March on Washington for Lesbian and Gay Rights, and from other sources, such as bars or bookstores. Periodically they conducted a survey of a sample of people on their list, and those individuals were also found to have higher-than-average incomes. In

a 1991 survey, gay men had an average income of \$42,689 and lesbians of \$36,072.⁸

These numbers are still in force today. For companies attempting to identify new target markets, these surveys remain perfectly adequate. Most such companies are seeking ways to reach relatively affluent people, which is what readers of gay magazines appear to be. Similarly, companies seeking to conduct direct-mail marketing campaigns to more affluent gay people can target individuals using these existing mailing lists. And, in such situations, marketers who claim to offer a publication readership or mailing list made up of affluent gay and lesbian people would be using the Simmons and Overlooked Opinions data appropriately.

"No one would argue that survey of Ebony or Jet readers should be used to describe all African Americans."

But any other use of this data is misleading. Neither research organization conducts its surveys in a way that allows the findings to be generalized to all GLBT Americans. In fact, we know from other studies of newspaper and magazine readers that readers are very different from the average adult in the U.S. Newspaper readers in general have higher levels of education and income than the typical person. For instance, male readers of *USA Today* earned \$29,428 in 1989, while male readers of *The Wall Street Journal* earned \$42,040, both groups earned much more than the typical man in the United States did in 1989—only \$19,893.⁹ In other words, those readers are not economically typical of the national population since they earned at least 50% more than the average adult male.

For the same reasons, readers of magazines aimed at African Americans are not economically typical of African Americans. In 1989, the Simmons Market Research Bureau revealed that readers of *Ebony*, *Essence*, and *Jet* magazines earned 41% to 82% more than the typical African American.¹⁰ But no one would argue that surveys of *Ebony* or *Jet* readers should be used to describe all African Americans.

An understanding of basic statistics suggests the problem inherent in these marketing surveys. When researchers want to make generalizations about a larger group of people based on a much smaller sample of that group, as is commonly done, the researchers must take care to get a sample that is truly representative of the larger group. The only way to ensure this is to choose respondents randomly so that every group member has a known probability of being in the sample. This is known as a probability sample. Or a survey may be done to ensure that respondents have the same chance of being in the sample—a truly random sample. If the sample selection is not random, then biased findings are a serious possibility, especially if the selection into the sample is influenced by the main variable we want to know, in this case, income.

From a more technical perspective, then, the reason we cannot use these marketing surveys to describe all GLBT people is that their results are biased. People with higher income levels are more likely to be surveyed, since they are more likely to read newspapers and magazines, they are more likely to join organizations,¹¹ and they are more likely to be able to afford travel to events such as the March on Washington. So it is no surprise that those gay men and lesbians surveyed by Simmons or Overlooked Opinions have high incomes—the high income end of the gay population is the group most likely to be surveyed. Finally, since the high income group has not been selected in a representative way, the people surveyed do not even provide a particularly good picture of what affluent gay people are like.

Methodology:

TOWARD A TRUER PICTURE OF GAY, LESBIAN, AND BISEXUAL ECONOMIC LIFE

THE PROBLEMS AND BUILT-IN BIASES OF marketing surveys suggest that the most basic way to generate a more accurate economic snapshot of gay people is to collect data from a representative sample of the GLBT population through random sampling. None of the very large-scale population surveys conducted by federal agencies, such as the Census of Population or the Current Population Survey, directly ask respondents about their sexual orientation. Fortunately, though, the Census allows for some self-identification, while some random samples of the U.S. population have at times asked questions that allow us to identify at least some parts of the GLBT population. This report is based on data collected from seven studies. A brief synopsis of each is provided below.

1990 U.S. CENSUS OF POPULATION

“In 1990, the Census allowed a household member to be designated as an ‘unmarried partner,’ so people with same-sex partners are identifiable.”

The Census is a self-administered questionnaire sent every ten years to each household in the United States. A self-designated “householder” is the reference person for all other household members. In 1990, the Census allowed a household member to be designated as an “unmarried partner” of the householder, so people with same-sex partners are identifiable. However, single lesbians and gay men and those who do not live with their partners are still not identifiable. The questionnaires are not anonymous, but information is recoded and location variables are highly aggregated so that the Census Bureau can provide publicly available random samples that ensure the confidentiality of the individual identities. Re-

searchers Marielka Klawitter and Victor Platt's analysis of the 1990 data was used in this report. Only 0.18% of households contained same-sex unmarried partners, and Klawitter and Platt used a sample of roughly 13,000 married couples and 6800 same-sex couples. The income reported was for 1989.¹²

CORONARY ARTERY RISK DEVELOPMENT IN YOUNG ADULTS (CARDIA)

The CARDIA study is a longitudinal epidemiological study of young, black and white, men and women conducted since 1985. Respondents were chosen randomly in Birmingham, Alabama, Chicago, Illinois, and Minneapolis, Minnesota and from the membership of a large health plan in Oakland, California. In 1989 researchers sent participants a self-administered questionnaire on HIV-related issues, and included questions on lifetime numbers of sex partners, both same-sex and opposite-sex. The survey data were matched with data from respondents' health exams by public health researchers Nancy Krieger and Stephen Sidney between 1992 and 1993. Overall, 11.8% of the 1,724 respondents (11.1% of women and 13.0% of men) reported at least one same-sex sexual partner.¹³

THE GENERAL SOCIAL SURVEY

The General Social Survey (GSS) is an annual survey conducted by the National Opinion Research Center (NORC) that in 1989 began including questions on the sex of respondents' sexual partners since their eighteenth birthday. The questions on sexual behavior are asked on a self-administered questionnaire that is returned to the interviewer in a sealed envelope. Sexual orientation can be measured by identifying people with same-sex sexual partners. M. V. Lee Badgett, whose analysis of the income data is reported here, pooled the data from 1989-1991 and analyzed the 1680 full-time workers in that subsample. Of this group, 4.8% reported having had at least one same-sex sexual partner, and 3.0% reported at least as many same-sex as opposite sex partners.¹⁴

LAKE RESEARCH INC./HUMAN RIGHTS CAMPAIGN

ICR Survey Research Group conducted a series of polls conducted between June 7, 1996, and September 2, 1996 for Lake Research Inc. and the Human Rights Campaign, a national gay political organization. Using random-digit dialing, ICR interviewed 28,282 individuals who were asked, among other things, "Are you yourself (for males: gay or bisexual) (for females: a lesbian or bisexual)." Of those surveyed over three months, 354 individuals identified themselves as gay, bisexual, or lesbian (1.3% of those interviewed). Gay respondents were asked about their at-

titudes and opinions on several issues, and basic demographic data, including pre-tax household income, were also collected.¹⁵

1992 AND 1996 VOTER NEWS SERVICE EXIT POLL

The Voter News Service data was collected from a sample of at least 300 different voting places on election day in 1992 and 1996. Trained interviewers distributed surveys to a random sample of individuals leaving the polls. The questionnaire was self-administered, and respondents returned the surveys to a box. In 1992, the questions asked included, "Do Any of the Following Apply to You?", followed by a list of characteristics, including "gay/lesbian/bisexual." Respondents could check a box for either "yes" or "no," but any non-responses were coded as "no." In 1996, the question was asked separately: "(Are you) Gay, Lesbian, or Bisexual?: Yes or no." Although voters tend to have higher levels of education and income than non-voters, that effect should be similar for gay and heterosexual voters, making comparisons useful.

The 1992 income data reported here are based on an analysis of the data by Murray Edelman of Voter Research and Surveys, and the 1996 data come from unpublished tabulations by Rutgers University political scientist Robert W. Bailey. In 1992 the combined national and California and New York surveys yielded a sample of 260 gay men (3.3% of all male voters) and 206 lesbians (2.3% of female voters). In 1996, the sexual orientation question appeared on fewer surveys and only 196 individuals identified themselves as gay, lesbian, or bisexual.¹⁶

YANKELOVICH MONITOR

This is an annual, face-to-face survey of attitudes and demographics. In 1993, Yankelovich Partners included a new option in a list of descriptions under the heading, "Which of the following words or phrases describe you?" Respondents were given a card with a list of such words and phrases. The thirty-third possibility was "gay/homosexual/lesbian," which was preceded by "a pleasure seeker" and "tense" and followed by "religious" and "witty." Respondents were asked to call out the numbers corresponding to the descriptors, and the interviewers recorded the numbers. The total sample in 1993 was 2503 respondents, including 63 gay men (5.2% of men) and 83 lesbians (6.6% of women). Marketing analyst Grant Lukenbill reported the summary statistics from a report prepared by Yankelovich Partners.¹⁷

Each of these studies asked respondents questions related to sexual orientation as well as questions about income and other economic and demographic characteristics. These studies are much more appropriate for comparisons of income by

sexual orientation since they avoid the kind of biased sampling procedures that plague the marketing surveys. Some care is necessary in interpreting the findings, however, since studies vary with respect to definitions of sexual orientation as well as in the kind of income they are measuring, such as the difference between family income or individual income. Comparisons of individual earnings from a job, for example, are important for uncovering evidence of employment discrimination. Comparisons of family or household income, on the other hand, might combine the earnings and other income of two or more individuals. And in both cases, other characteristics that influence income in the United States, such as education, location, race, and especially gender, should be taken into account if possible.

The Importance of Measuring Individual Income

THREE OF THE SEVEN STUDIES that present data from random samples of gay, lesbian, and heterosexual people collected information on individual incomes: the General Social Survey (GSS), the 1990 Census, and the Yankelovich Monitor. In comparing individuals, it is particularly important to look at men and women separately.

Overall, a common pattern emerged across the three surveys for both men and women. The average lesbian or gay man earns no more than the average heterosexual woman or man, and in some cases, gay people earn less on average. Figures 1 and 2 summarize the averages from the two studies. The average gay man earns from 4% to 7% less than the average heterosexual man. The average lesbian earns less in the GSS and roughly the same income as heterosexual women in the Yankelovich Monitor. However, according to the Census, the average woman with a female partner earns more than the average heterosexual woman did. Looking

Figure 1: COMPARISON OF GAY AND HETEROSEXUAL MEN'S AVERAGE EARNINGS

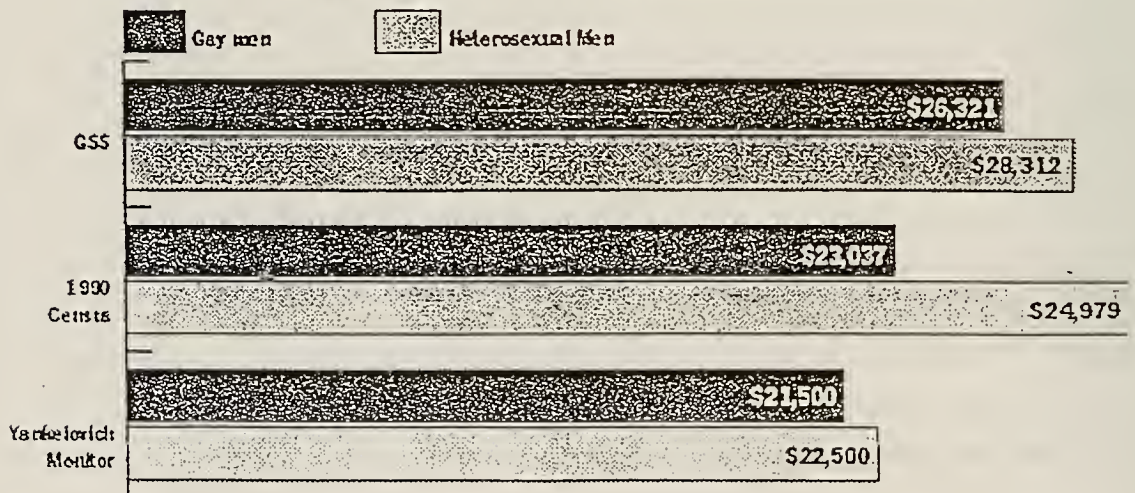
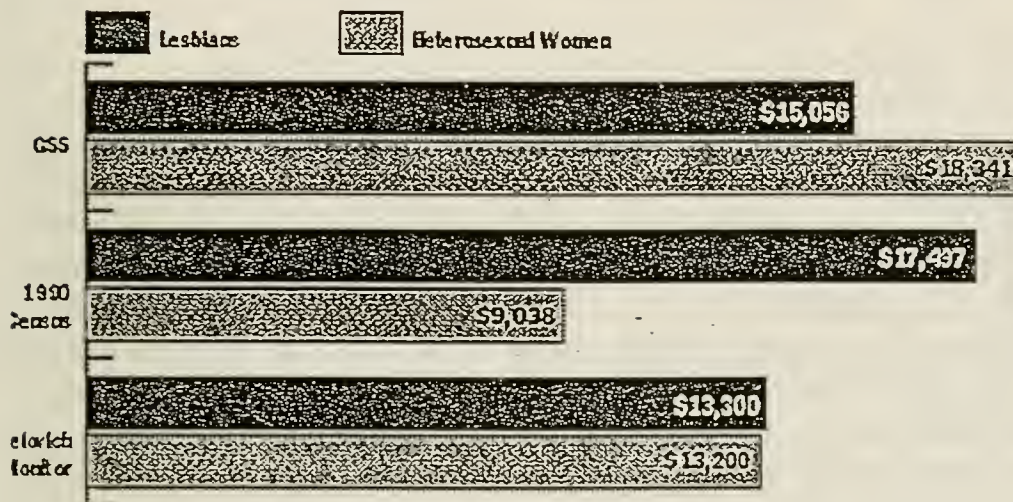


Figure 2: COMPARISON OF LESBIAN AND HETEROSEXUAL WOMEN'S AVERAGE EARNINGS



more closely, that apparent income advantage disappears once we take into account the fact that lesbians work more hours per week and more weeks per year than the average heterosexual woman.

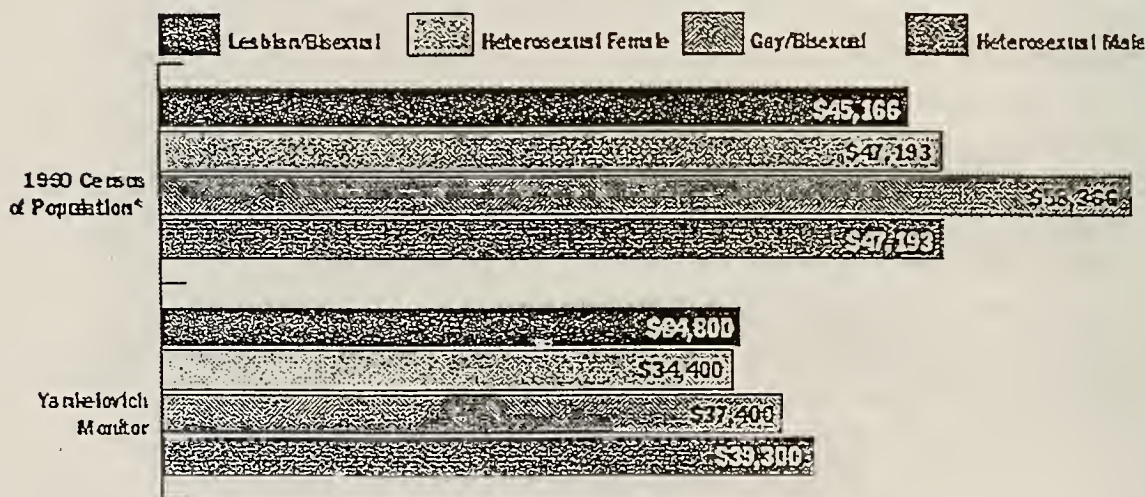
A more sophisticated comparison of gay, lesbian, and bisexual individuals' incomes with heterosexuals' incomes involves taking other important factors into account, such as education, geographical location, occupation, experience, and race. Two recent studies have applied this statistical procedure (known as multiple regression) to the General Social Survey¹⁸ and the 1990 Census.¹⁹ M. V. Lee Badgett's 1995 analysis of the GSS found that gay men who worked full-time earned as much as 27% less than comparable heterosexual men. Lesbians who worked full-time earned roughly the same amount as heterosexual women. Marielka Klawitter and Victor Flatt's study of the Census data found very similar results. Men with male partners earned 26% less than married men with the same education, location, race, age, number of children, and disability status did. But, as in the GSS, women with female partners showed no difference in earnings compared to heterosexual women once the other factors are taken into account. The findings for gay men strongly suggest the influence of workplace discrimination.²⁰

The Special Case of Household Income

Even though gay men might face an earnings disadvantage as individuals and lesbians might experience no consistent earnings advantage, some would argue that two gay men or two lesbians could still have more discretionary income than a heterosexual couple. The stereotype of gay or lesbian couples as "DINKs" ("dual-income-no-kids") involves two assumptions: First, that same-sex couples will have higher incomes than married couples, and second, that lesbians and gay men have no children.

The first assumption is thoroughly contradicted by the data. Five of the scientifically sound surveys of lesbian, gay, bisexual, and heterosexual people offer information on family or household incomes. Figure 3 shows the 1990 Census and Yankelovich results. Some of the surveys, represented in Figure 4, asked respondents to indicate which of several income categories their household income fell into, so averages cannot be compared directly.

Figure 3: HOUSEHOLD INCOME AVERAGES BY SEXUAL ORIENTATION



*Compares only those with same-sex partners or those married.

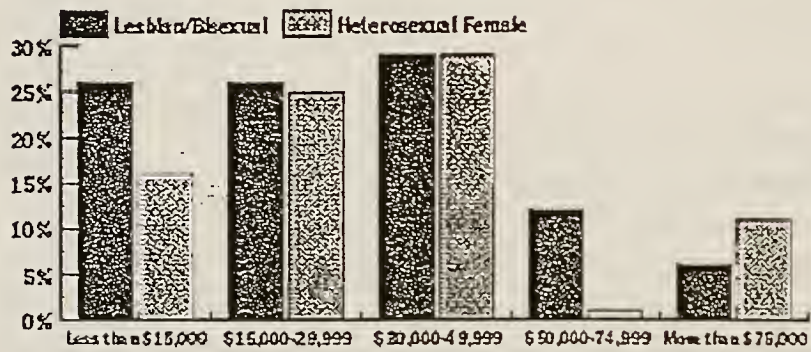
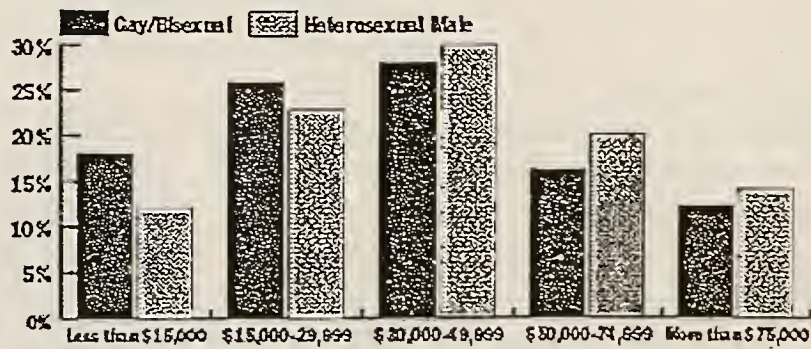
The first two surveys appear to contradict each other. The Census results show that male same-sex couples have household incomes 24% higher than married couples, while the Yankelovich data suggest that gay men have 5% lower household incomes than heterosexual men. The puzzle is solved when one takes into account the fact that these Census figures measure incomes only for households with couples, households that are likely to have two earners. By contrast, the Yankelovich household figures include people who live alone and are likely to have lower incomes than couples. Averaging the lower single person incomes with the higher couple incomes will pull down the Yankelovich average relative to the Census average.

Closer attention to the Census data reveals that the seemingly large difference in couples' household incomes is mostly due to the gender gap. In 1996, the typical woman working full-time, all year round, still earned only 74% of a man's income.²¹ So we would expect the average household income of a female couple to be less than the income of a typical male-female couple, and two average men sharing a household would have an even higher income simply because of this gender effect. Klawitter and Flatt further analyzed the differences in household income, controlling for the couple's geographical location, education, age, race, sex, and other relevant variables. Once these other factors are taken into account, married couple households and male same-sex couple households have roughly equal household incomes, while female same-sex couples bring home 18-20% less income than a similar married couple's income.

The remaining four survey sources (pictured on pages 16 and 17) tell the same story. In each case, lesbian, gay, and bisexual people are spread throughout the range of household income distribution, just as heterosexual people are. Far from being concentrated at the high income end, a significant number of gay people are clustered at the lower end of the distribution, although this could be the result of different household sizes for heterosexual and gay families or the particular sample used.

*"In each case,
lesbian, gay,
and bisexual
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throughout the
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income distribution
just as heterosexual
people are."*

VOTER NEWS SERVICE (1992)**

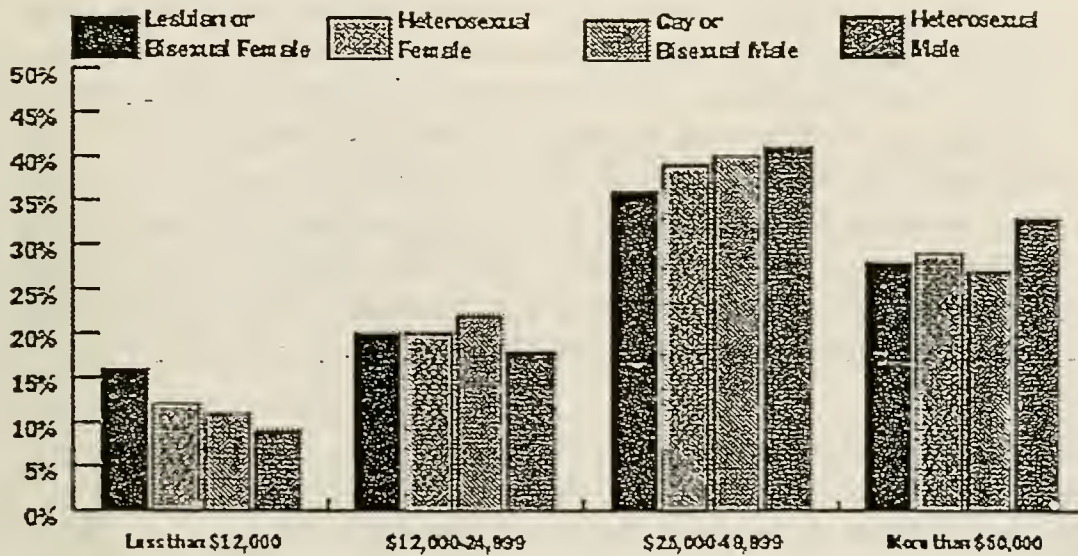


VOTER NEWS SERVICE (1996)

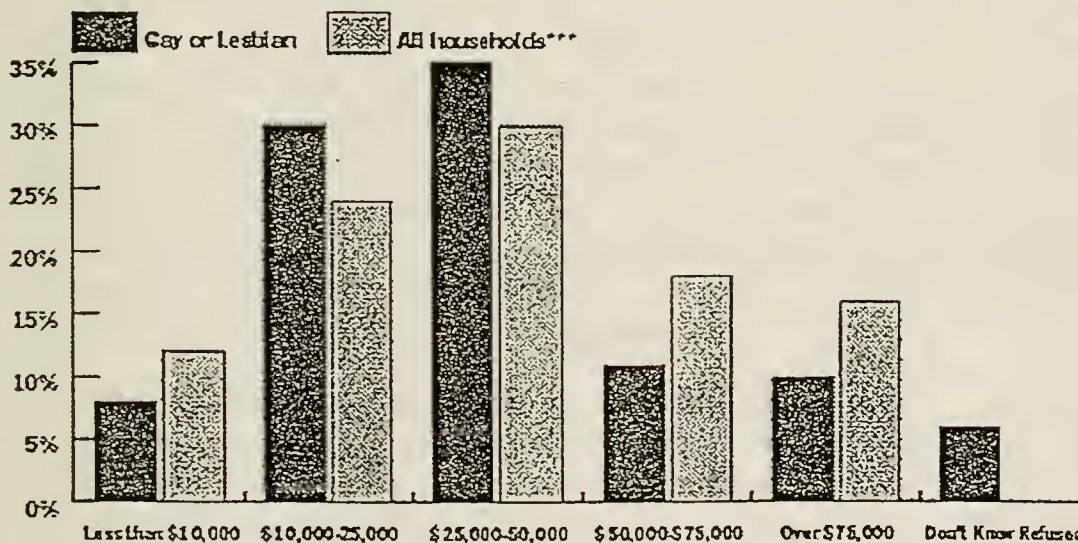


**Measures % of respondents

CARDIA (1992-93)



LAKE RESEARCH INC./HRC



***Data for all households from U.S. Department of Commerce, Bureau of the Census, 1997 (see note 16).

Finally, as with myths on income, the myth that gay and lesbian people do not have children to care for, making them those idealized DINKS that marketers love, is called into doubt by two of the surveys discussed here. In the 1992 VNS voter exit poll, 31% of lesbians and 37% of heterosexual women had children under 18 living at home, as did 23% of gay men and 33% of heterosexual men.²² In the

Yankelovich Monitor, 67% of lesbians and 72% of heterosexual women were parents; 32% of lesbians and 36% of heterosexual women had children under 18 in the household. Roughly half as many gay as heterosexual men were either parents (27% of gay men and 60% of heterosexual men) or had children under 18 in their households (15% of gay men and 28% of heterosexual men), however. The surveys do not allow us to tell whether the children in gay or lesbians respondents' households were from prior heterosexual relationships, were adopted or co-parented by the respondents, or were conceived through alternative insemination. Regardless, the presence of children is clearly common in lesbian and gay households, suggesting that lesbians and gay men have economic responsibilities for children.

How to Count Americans Who Aren't Out?

GAY AMERICANS HAVE LONG been a hard to measure population, hidden as they often are by fear, discrimination, and secrecy. It is not, therefore, surprising that one concern likely to emerge about these surveys is their accuracy in identifying lesbian, gay, and bisexual people. The measurement and survey issues are certainly tricky, since one might expect that many people would be reluctant to identify themselves as gay to a stranger on the phone, at their front door, or outside a voting booth. For the purposes of income comparisons, a failure to answer accurately will not present a problem unless levels of disclosure are related to levels of income. For instance, if people with lower incomes are less likely to report that they are gay, then the average income for this group reporting their sexual orientation will be higher than it is for this group as a whole. If, instead, higher income gay people do not disclose their sexual orientation, then the average we see on a survey will be lower than that of the true gay population.

A second issue is that different people will define what it means to be "gay" or "lesbian" or "bisexual" differently. For some, being gay means having sexual partners of the same sex, while others might say that they are gay because they live and socialize with mostly gay people and are active in life in the gay community. Other possible definitions exist, as well.²³

Fortunately, these two issues do not pose a serious problem in the conclusions drawn in this paper about the economic position of lesbian, gay, and bisexual people. The surveys reviewed here use a variety of definitions for lesbian, gay, or bisexual people including self-identification,

"Many people are reluctant to identify themselves as gay to a stranger on the phone, at their front door, or outside a voting booth."

sexual behavior, and social behavior (having a same-sex unmarried partner) and all reach similar conclusions. Further, all but one of the surveys reviewed here were designed to allow respondents to indicate their sexual orientation without having to come out directly to an interviewer. These two factors should minimize concerns about survey confidentiality and definitions. (See the "Methodology" section above for details of each survey.)

We also do not know whether or how income affects gay people's willingness to disclose their sexual orientation. Individuals with higher income might have much to lose if they experience discrimination as a result of disclosure, but they might also have the resources to avoid serious harm; so far, these people have indicated a willingness to disclose their sexual orientation in the marketing surveys. If gay people with lower income are less willing to reveal their sexual orientation, the outcome for our income comparisons would be to artificially boost the gay averages. Alternatively, it seems plausible that occupation and education level might be better predictors of the workplace environment than income and, therefore, might be more closely related to disclosure than income.

Drawing Conclusions

THIS STUDY HAS FOCUSED ON providing an accurate comparison of the economic position of gay, lesbian, and bisexual people with heterosexual people by avoiding the biases inherent in many marketing studies. By following two key principles of scientific research, we can be confident that bursting the myth of GLB affluence is appropriate. First, the data discussed here come from properly gathered samples of individuals that are representative of the gay and heterosexual populations. And second, for researchers, "robustness" or consistency of findings across different sets of data that use different definitions and sampling methods gives us confidence that we are not observing a fluke that is the result of choosing a highly unusual sample. Given the consistency in the scientifically gathered data, the reliance on the misleading marketing statistics for describing gay people is all the more puzzling. Rather than accepting just any numbers as "true facts," we must instead become careful consumers of statistics, encouraging the development of sound surveys for use in policy formulation by judges and politicians, and insisting that marketers use their own surveys within the appropriate limits.

Endnotes

- 1 *Money Income in the United States* 1996, Current Population Reports, P60-197, U.S. Department of Commerce, Bureau of the Census, 1997. "Typical" here is defined as the median, or the income of the person in the middle of the income distribution so that half of those surveyed earn above and half earn less than the median.
- 2 "Promise Keepers: 'Men have dropped the ball,'" *USA Today*, October 1, 1997, p. 14A.
- 3 Joseph E. Broadus, Testimony against the Employment Non-Discrimination Act of 1994, July 29, 1994.
- 4 Justice Antonin Scalia, dissent in *Romer v. Evans*.
- 5 Joan E. Rigdon, "Overcoming a Deep-Rooted Reluctance, More Firms Advertise to Gay Community," *Wall Street Journal*, July 18, 1991, p. B1.
- 6 Grant Lukenbill, *Untold Millions* New York: Harper Business, 1995, p. 66.
- 7 PR Newswire, "Affluence of Gay Market Confirmed," Feb. 3, 1997.
- 8 Anne Cronin, "Two Viewfinders, Two Pictures of Gay America," *The New York Times*, June 27, 1993, section 4, p. 16.
- 9 Reader data from Simmons Market Research Bureau, 1989; U.S. medians from *Economic Report of the President* 1991.
- 10 For instance, male *Esquire* readers earned \$20,905, but the typical African American man earned only \$12,609.
- 11 See Independent Sector, *Giving and Volunteering in the United States*, 1996, Washington, D.C., 1996.
- 12 For more information, see Marielka M. Klawitter and Victor Flatt, "The Effects of State and Local Antidiscrimination Policies for Sexual Orientation," *Journal of Policy Analysis and Management*, Vol. 17, No. 4, Fall 1998, pp. 658-686.
- 13 For more information see Nancy Krieger and Stephen Sidney, "Prevalence and Health Implications of Anti-Gay Discrimination: A Study of Black and White Women and Men in the CARDIA Cohort," *International Journal of Health Services*, Vol. 27, No. 1, 1997.
- 14 For more information, see M. V. Lee Badgett, "The Wage Effects of Sexual Orientation Discrimination," *Industrial and Labor Relations Review*, Vol. 48, No. 4, July 1995.
- 15 For more information see the Human Rights Campaign report entitled *What is Lesbian and Gay America Thinking? The First National Survey of Self-Identified Lesbian and Gay Americans*, 1996.
- 16 For more information see Murray Edelman, "The Gay and Lesbian Vote and Estimates of Population Size," presented at the annual meeting of the American Statistical Association, August 19, 1994, Toronto, Canada; or see Anne Cronin, footnote 8. Also Robert Bailey, *Out & Voting: The Gay, Lesbian, and Bisexual Vote in Congressional House Elections, 1990-1996*, The National Gay and Lesbian Task Force Policy Institute, 1998.
- 17 See Grant Lukenbill, *Untold Millions* Harper Business, New York, 1995.
- 18 M. V. Lee Badgett, "The Wage Effects of Sexual Orientation Discrimination," *Industrial and Labor Relations Review*, Vol. 48, No. 4, July 1995.
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- 21 The median income figures for men and women are from *Money Income in the United States* 1996, Current Population Reports, P60-197, U.S. Department of Commerce, Bureau of the Census, 1997. The median is defined as the income of the person in the middle of the income distribution so that half of those surveyed earn above and half earn less than the median.
- 22 This is based on the author's analysis of the VNS national exit poll (the income figures are based on national data supplemented by state polls from California and New York). A chi-squared test (chi-squared value 0.42) cannot reject the hypothesis that the same proportions of lesbians and heterosexual women have children in their homes.
- 23 For a good discussion and demonstration of how the many possible definitions might or might not overlap, see Edward O. Laumann, John H. Gagnon, Robert T. Michael, and Stuart Michaels, *The Social Organization of Sexuality*, University of Chicago Press, Chicago, 1994.

PART V. CONCLUSION

Life as a gay, lesbian, bisexual or transgender person is full of contradictions- We have come a long way towards achieving equal status, but daily discrimination and homophobia reminds us that we have much more to accomplish- In the words of gay activist and visionary Urvashi Vaid, we are living in "a state of virtual equality," where we "possess some of the trappings of full equality but are denied all of its benefits":

We participate daily in every community, culture, profession, and corner of the earth-but we are forced to deny that we exist, to keep silent about our sexual orientation, and to be ashamed of loving members of the same sex. Gay men and lesbians work alongside their heterosexual counterparts in every job and type of employment in the world, but the condition for keeping these jobs is pretending not to be gay or lesbian. We pay taxes, yet our government denies gay people its public embrace, access to its programs, and its protection.. Government leaders either ignore us, sell us out, or sanction bias that deliberately tries to exclude us from full participation in our nation's political and cultural life." — Virtual Equality, 1995

These realities of GLBT life have a significant affect on our economic condition and our ability to fully participate in the global economy. The time is ripe to recognize both our strengths and our weaknesses, and work towards economic empowerment and self-reliance. History has shown us that we cannot always rely on others. Experience tells us that we *can* take charge of our own destiny.

[illegible]

Source referenced: *Homo Economics*, Amy Gluckman and Betsy Reed, editors, Routledge, 1997.

EQ gratefully acknowledges the initial input of Mark Thompson.

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Thank you.

THANKS TO
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AND EDITORS:

John D'Emilio

Rebecca Isaacs

Kerry Lobel

THANKS TO POLICY
INSTITUTE FUNDERS:

Gilmour Fund

Brook Glaefke

David Goodhand and Vincent Griski

Billie Jean King Foundation

Norman and Lyn Lear Fund

Albert A. List Foundation

Amy Mandel & Katina Rodis

Mandel Family Foundation

NewPol Foundation

New York Community Trust

Tina Podlodowski

Paul Rapoport Foundation

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The Institute for Gay and Lesbian Strategic Studies is a non-profit think tank. Its mission is to inform public debates through research, analysis, and education in order to create an equal and integrated society for people of all sexual orientations and gender identifications.

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PUBLIC HEARING on Economic Empowerment

of the **LESBIAN GAY MALE BISEXUAL TRANSGENDER** **Community in San Francisco**

Thursday • May 11th, 2000 • 4:30-8:30

City Hall • 1 Dr. Carlton Goodlett Place • Room 416

Presented by the San Francisco Human Rights Commission and its Lesbian Gay Bisexual Transgender Advisory Committee

LESBIAN, GAY, BISEXUAL OR TRANSGENDER ? LIVING IN SAN FRANCISCO ?

HOUSING

- ▶ housing choices limited by your status as a member of the LGBT community ?
- ▶ feel like you can only live in certain gay-friendly areas of the city ?
- ▶ living with 5 roommates because of the high rents ?
- ▶ loan programs don't understand your living arrangement ?

EMPLOYMENT

- ▶ job choices based on your status as a member of the LGBT community ?
- ▶ only work where you know it's gay-friendly ?
- ▶ not promoted because of the way you choose to live or look ?
- ▶ seeking more gay-friendly job services ?

EDUCATION

- ▶ feel the education system fails to recognize you as an LGBT person ?
- ▶ left school invalidated in your sexual orientation and gender identity ?

HEALTH CARE

- ▶ health system specifically responding to your unique medical issues ?
- ▶ avoiding medical treatment because of your sexual orientation or gender identity ?

QUALITY OF LIFE

- ▶ seeking informed spiritual and cultural validation ?

If you live in the "Gay Capital" of the world and think we still have a ways to go, attend this hearing! We are asking people and organizations to testify about the economic status of LGBT San Franciscans by focusing on key areas of our economic lives: employment, housing, education, health, and spiritual and cultural lives.

We want people to provide evidence of their economic needs and to begin the process of identifying how the City's governmental agencies and private companies can provide better service for our unique lives.

For more information,
contact Larry Brinkin
San Francisco Human Rights Commission
415-252-2510



Willie Lewis Brown, Jr.
Mayor

Equal Opportunity & Minority/Women/Local Business Enterprise
Nondiscrimination in Employment, Public Accommodations & Housing
Lesbian, Gay, Transgender & HIV
Youth & Education

Marivic S. Bamba
Executive Director

NEWS RELEASE

May 1, 2000

FOR IMMEDIATE RELEASE

For information contact Larry Brinkin (415) 252-2510

HUMAN RIGHTS COMMISSION ANNOUNCES
PUBLIC HEARING ON ECONOMIC EMPOWERMENT
IN THE LESBIAN GAY BISEXUAL TRANSGENDER COMMUNITIES

The Human Rights Commission will hold a landmark public hearing regarding economic issues affecting the Lesbian Gay Bisexual Transgender (LGBT) communities in San Francisco. The hearing will take place on Thursday, May 11, 2000, in Room 416, City Hall, San Francisco, from 4:30 p.m. to 8:30 p.m.

The Lesbian Gay Bisexual Transgender Advisory Committee to the Commission has been looking at economic issues for over a year and called for this public hearing. The Committee surveyed its members to determine the scope of economic issues and the extent to which economic conditions contribute to the community's empowerment and which retard that empowerment. The hearing will focus on housing, employment, education, health care, and spiritual validation.

Like all San Franciscans, lesbian, gay, bisexual, and transgender people are experiencing both the benefits of an economic boom and the negative fallout from strong economic forces. The public hearing will be an opportunity for Commissioners to learn how these forces affect communities marginalized by sexual orientation, gender identity, and/or HIV status. Chairing the public hearing will be Commissioner Martha Knutzen.

In the housing area, Commissioners invite testimony regarding limitations resulting from being part of the LGBT communities. For examples, is it necessary to live in certain "safe" areas? Are 5 roommates necessary because of high rents? Are loan programs workable for same-sex families? Are housing grants and loan programs known to the LGBT communities?

(continued)



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In the employment arena, are job choices based on being LGBT? Do members of the community work only in "safe" areas? What is the extent of employment discrimination? Are their employment agencies friendly to the LGBT community? What is the cost of being "out?" What is the cost of not being "out?"

In the area of education and training, how does the educational system, all levels, involve or alienate LGBT people? How does discrimination and heterosexism affect the ability of LGBT people to get an education, or make educational choices, or stay in school, or participate in training opportunities?

In the health care arena, how are lesbians, gay men, bisexuals, and transgender people treated by health care providers? Do they avoid seeking treatment because of poor attitudes on the part of providers? Do transgender people enjoy respect from medical providers? How does access to health insurance affect members of the LGBT community?

In the spiritual and religious realm, how does access to, or lack of access, contribute to the well being of the community? If spiritual and cultural malaise result in economic hardship, where can LGBT community members turn?

Certainly achieving civil rights is important for the Lesbian Gay Bisexual Transgender community, but this public hearing will explore the ways in which economic well-being, or the lack of it, can profoundly affect the ability of the LGBT community to live in San Francisco. Through the testimony of experts, and the testimony of all classes of San Franciscans -- homeless, renters, homeowners, poor, working class, middle class, unemployed, underemployed, well-employed -- and representatives of the diversity of San Francisco, the Human Rights Commission will be able to offer helpful findings and recommendations that can move this community -- and other communities -- forward.



